

BUSFIN 3120: FOUNDATIONS OF FINANCE AUTUMN 2025

INSTRUCTOR: DR. PIRIM

OFFICE: 244 Fisher Hall

E-MAIL: pirim.2@osu.edu (*Please email with the subject "BUSFIN 3120*)

Please allow 24 hours to respond.

WEB PAGE: Carmen and McGrawHill Connect

CLASS TIMES AND Monday 3:55 PM - 5:15 PM, Hagerty Hall 180 &

ROOMS: Pre-recorded Videos and Materials on Carmen/Connect

OFFICE HOURS: Monday 2:15 pm – 3:35 am OR

by appointment, please email with the subject "BUSFIN 3120"

TEXTBOOKS FOR Cornett.; Adair; Nofsinger, "Finance Applications and Theory",

BUSFIN 3120: 6th Edition, McGrawHill

Needs to be purchased through E-text option with McGrawHill's

Online Connect.

Course Description

The course is designed to introduce you to the world of finance, especially the fundamental concepts and problem-solving techniques used in financial decision-making within a corporate setting. These concepts include topics such as financial statement analysis, time value of money, stock and bond valuation, investment criteria, capital budgeting, risk vs. return, short-term and long-term financing and project evaluation. These concepts are essential in corporate finance, but they are also very applicable in regard to personal financial planning.

Course Objectives

By the end of this course, students should successfully be able to:

- 1. Describe the goal of financial management
 - a. Identify the role of financial manager.
 - b. Examine the basic types of financial management decisions.
 - c. Compare the financial implications of the different forms of business organization.
- 2. Analyze Financial Statements and Cash flow (optional)
 - a. Know why the disclosure of financial information is critical to investors.
 - b. Understand the function of Balance Sheet and how the Income Statement is used.

- c. Interpret the Statement of Cash Flow and understand the major activities in a firm.
- 3. Analyze time value of money.
 - a. Determine the future value of an investment made today.
 - b. Determine the present value of cash to be received at future date.
 - c. Calculate the return on an investment.
- 4. Examine discounted cash flow valuation and interest rates.
 - a. Determine the future and present value of investment with multiple cash flows, annuity and perpetuity with and without growth rate.
 - b. Calculate loans payments and find the interest rate, number of periods on a loan or investment.
 - c. Understand the different ways interest rates are quoted.
 - d. Use quoted rates to calculate loan payments and balances.
 - e. Know how inflation, expectations and risk combine to determine interest rates.
- 5. *Identify and demonstrate valuation of stocks and bonds.*
 - a. Examine bond values and why fluctuate.
 - b. Analyze bond rating and what they mean.
 - c. Explain the bind structure of interest rates and the determinants of bond yields.
 - d. Assess how stock prices depend on future dividends and dividend growth.
 - e. Explain how the stock markets work.
- 6. Examine net present value and other investment criteria.
 - a. Summarize all the rules and some of their shortcomings.
 - b. Analyze accounting rates of return and some of the problems with them.
 - c. Identify and explain the internal rate of return criterion and its associated strength and weaknesses.
 - d. Evaluate proposed investments by using the net present value criterion.
 - e. Calculate profitability index and analyze its relation to the net present value.
- 7. Identify and demonstrate how financial managers make value increasing capital investment decisions.
 - a. Determine the relevant cash flows for a proposed investment.
 - b. Analyze a project's projected cash flows.
 - c. Evaluate an estimated NPV.
- 8. Analyze a firm's cost of capital structures and find out what it means to the firm and its investors.
 - a. Determine a firm's cost of equity capital and cost of debt.
 - b. Determine a firm's overall cost of capital.
 - c. Identify some of the pitfalls associated with a firm's overall cost of capital and what to do about them.

Course Structure

Mode of delivery: This course is designed and conducted as a HYBRID model that means you MUST be on campus to complete the course. Hence, the mode of delivery of class will be a combination of in-class (~50%) and pre-recorded problem and content videos (~50%) as well as online Connect materials such as suggested assignments, example videos, etc.

Pace of activities: This course is divided into weekly modules that problem videos will be released at least one day ahead of its assigned week. Students are expected to keep pace with weekly deadlines as well as assignments due dates but may schedule their efforts freely within that time frame.

Credit hours and work expectations: This is a 3-credit-hour course. According to Ohio State policy, students should expect around an average of 3 hours per week of time spent on direct instruction (instructor content and Carmen/Connect activities) in addition to 6 hours of homework (reading and Connect assignment preparation).

Attendance and participation requirements: As this is a hybrid course, your attendance is based both on your in-class and online activities as well as participations.

The following is a summary of everyone's expected participation: You shall attend the weekly classed and watch pre-recorded problem videos on a weekly basis since there will be Connect (Graded) assignments due as well as additional materials such as suggested problems and ungraded quizzes/homework on McGrawHill Connect for you to work on a weekly basis.

Course Materials

Required Textbook

The textbook and/or courseware for this course is being provided via Canvas connection. Through Canvas, students obtain publisher materials electronically through saving them up to 80% per title. In addition to cost-savings, materials provided through Canvas-McGrawHill Connect are available immediately on or before the first day of class.

Cornett.; Adair; Nofsinger, "Finance Applications and Theory", 6th Edition, McGrawHill

Texbook will be purchased through E-text option with McGrawHill's Online Connect via Canvas. Please access the courseware via "McGraw-Hill Connect" link in the carmen course navigation.

Lecture Materials

There will be lecture materials such as power point slides, pre-recorded videos for each chapter on CARMEN. In addition, any other materials will be posted in the form of MS Word, Power Point and/or Adobe Acrobat files. You are responsible for all material posted on Carmen and Connect. Lecture may go beyond the scope of the textbook for certain topics. Therefore, it is important for you to follow the weekly modules on Carmen and Connect and Carmen announcements.

<u>Students are responsible for all announcements made on Carmen.</u> There will be weekly problem videos for each chapter that will be posted on Carmen weekly modules. I encourage you to work on these problems yourself before watching the solution videos. If you struggle with the material, please see me during office hours and/or reach out to me as soon as possible to schedule an appointment.

Suggested End-of-Chapter Problems and Ungraded Self-Evaluation Quizzes on Connect

The course textbook has a set of problems at the end of each chapter. These questions are designed to help students assess their understanding of chapter topics. Some of these problems/questions will be selected from each chapter and will be on Connect. Students should try to answer these problems after they finish reading a chapter to check their understanding of the topics covered. In addition, the ungraded quizzes for each chapter will be posted to self-evaluate your knowledge.

Suggested Readings (Optional)

Wall Street Journal: www.wsj.com

Financial Times: http://www.ft.com/home/us

Bloomberg: www.bloomberg.com

Yahoo! Finance: http://finance.yahoo.com/

Freakonomics: http://freakonomics.blogs.nytimes.com/

Baseline Scenario: http://baselinescenario.com/

Real Time Economics (WSJ): http://blogs.wsj.com/economics/

Course Website

The course website is located on Carmen. A student must be registered for the course to access the course web site.

Important Resources on the Course Website:

- Course syllabus
- Course Videos
- Other supplementary materials such as problem videos.
- Lecture notes (PowerPoint slides)
- Course announcements
- Detailed solutions for all suggested end-of-chapter problems in the course text
- Posted exam scores (privately for each student)
- Exam formulas
- **Logging in Carmen and Connect**: Be sure you are logging in to the course in Carmen and Connect each week, including weeks with holidays or weeks with minimal online course activity. (During most weeks you will probably log in many times.)

Course Technology:

For help with your password, university email, Carmen, or any other technology issues, questions, or requests, contact the Ohio State IT Service Desk. Standard support hours are available at ocio.osu.edu and support for urgent issues is available 24/7.

• Self-Service and Chat support: ocio.osu.edu/help

Phone: 614-688-4357(HELP)Email: servicedesk@osu.edu

TDD: 614-688-8743

Required Technology skills specific to this course are:

- CarmenZoom virtual meetings
- Basic computer and web-browsing skills
- Navigating Carmen: for questions about specific functionality, see the <u>Canvas Student</u>
 Guide
- Working within a Publisher's website, *specifically* MCGRAWHILL Connect

Technology Support for MCGRAWHILL Connect:

- If you have any issues while registering or using Connect, please contact McGrawHill's Customer Support team through URL below:
- https://mh.my.site.com/CXG/s/ContactUs
- You are advised not to wait until the last moment to avoid problems related to unexpected technical issues.

Required equipment:

• Financial or Scientific Calculator

Financial Calculator

TI BA-II (any version) or TI-80 series (Model 82, 83, 84, 85, 86, 89, etc.). Available at the OSU Bookstore, as well as Target, Wal-Mart, on-line, etc. Students who already have a TI-80 Series calculator are not required to purchase a BA-II model, but it will be up to you to learn how to translate BA-II notation into how to solve problems using your calculator.

http://www.amazon.com/Texas-Instruments-Plus-Financial-Calculator/dp/B00000JZKB/ref=pd_sim_b_1

Here is a link to some tutorials using the TI BA-II and TI-83:

TI BA-II: http://movies.atomiclearning.com/k12/ti_ba2

TI-83: http://educ.jmu.edu/~drakepp/general/calculator/ti83.html

- Computer: current Mac (OS X) or PC (Windows 7+) with high-speed internet connection
- Webcam: built-in or external webcam, fully installed and tested
- Microphone: built-in laptop or tablet mic or external microphone
- Other: a mobile device (smartphone or tablet) or landline to use for BuckeyePass authentication

Required software:

Microsoft Office 365: All Ohio State students are now eligible for free Microsoft Office 365
 ProPlus through Microsoft's Student Advantage program. Full instructions for downloading and installation can be found at go.osu.edu/office365help

Technology Support for Carmen Access:

You will need to use <u>BuckeyePass</u> multi-factor authentication to access your courses in Carmen. To ensure that you are able to connect to Carmen at all times, it is recommended that you take the following steps:

- Register multiple devices in case something happens to your primary device. Visit the BuckeyePass Adding a Device help article for step-by-step instructions.
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click Enter a Passcode and then click the Text me new codes button that appears. This will text you ten passcodes good for 365 days that can each be used once.
- Download the <u>Duo Mobile application</u> to all of your registered devices for the ability to generate one-time codes in the event that you lose cell, data, or Wi-Fi service.
- If none of these options will meet the needs of your situation, you can contact the IT Service Desk at 614-688-4357 (HELP) and helpdesk@osu.edu (or by phone at 292-8976) and IT support staff will work out a solution with you.

Course Requirements and Policies:

Safety and health requirements:

All teaching staff and students are required to comply with and stay up to date on all <u>University</u> <u>safety and health guidance</u>, which includes wearing a face mask in any indoor space and maintaining a safe physical distance at all times. Non-compliance will be warned first and disciplinary actions will be taken for repeated offenses.

Email Policy:

Any inquiries regarding the explanation of course subjects, solution to a problem, information already included in syllabus such as curve and grading policies, exam date/time & materials, class average of the exams, any grading policy, technical problems such as calculator & Carmen/McGrawHill Connect IT issues will NOT be answered via email. However, you may schedule an appointment in addition to the office hours, and/or use the discussion board on course Carmen site for these kinds of inquiries that could also be answered by your classmates.

Attendance and Participation:

Etiquette guidelines and professionalism will be followed. It is expected that students treat others, their ideas, and their time with respect by arriving class on time. Please mute phones, laptops, tablets and any other electronic devices. Laptops and tablets are permitted in class to be used ONLY for note taking and in-class assignments.

You are strongly encouraged to participate in this class. I encourage you to ask questions and participate in discussions. This makes lecture more interesting. You are responsible for all information covered in class. If you miss class, obtain the information missed. To enhance your understanding, you should read the assigned material beforehand.

I will take attendance in every class meeting. If you do not miss more than 2 classes including excused absences, then you will be eligible for a 1 bonus point towards your overall grade. As a matter of professional courtesy, I expect you to notify me via email, if you are unable to attend class.

Connect (GRADED) Assignments:

There will be total 7 Connect (Graded) individual assignments in this course. The detailed information and due dates of each assignment will be posted on Carmen Assignments and will be available on Connect at least 7 days before its due date. Solutions of each assignment will be available after submission.

Assignments are due on the day specified by the instructor. The late submission penalty is 15% reduction within 2 days. No assignments will be accepted after 2 days.

No additional and/or extra credit work will be given to a student in this course.

Exams:

There will be two midterm exams and one final exam. The midterm and final exams' questions might be drawn from the same pool of questions. All exams are closed-book and closed-notes. Each midterm exam will cover certain topics in the course. The topics and related textbook chapters covered by each midterm exam can be found in the **Course Schedule**. All exam questions follow a multiple-choice format. The midterm and final exams will be 100 points each. The multiple-choice questions will involve both conceptual questions as well as analytical and calculation questions, based on materials covered in class, and in the suggested problem sets and problems at the back of each chapter as well as suggested problems posted on Carmen/Connect, if any posted.

Students will be provided with a Formula Sheet for use in each exam. A copy of the formula sheet will be posted on the course website before the exam. Do NOT bring formula sheet and scrap paper to exams as they will be handed out at the exam. By giving students formula sheets at exams, students will not waste time in memorizing mathematical expressions hence they will concentrate to understand important financial concepts.

Students also will be provided with **exam study questions** in advance of each exam. These will be posted to the course Carmen in addition to supplemental study materials in McGrawHill Connect website, and are intended to give students an idea of how actual exam questions will look and also an opportunity to check their understanding of financial concepts and techniques. Each set of sample questions includes an answer key.

Students should bring to each exam:

- 1. A financial calculator
- 2. A valid picture ID. You will not be permitted to take an exam without presenting a **valid photo ID**.
- 3. Several #2 pencils, which you will need for the "bubble sheet"

All exams are "closed book/notes." Except for a Formula Sheet provided by the proctor, students may not use any reference material to help them answer exam questions. Students will be given scrap paper at the exam. No student is permitted to use his or her own scrap paper.

Exam rules:

You should be in your seat 5 minutes before the exam starts. All electronic devices other than your calculator must be turned off and put away during exams. All other course materials must be out of sight. All hats and hoods must be off your head. Your exam grades will be posted on Carmen. Exams are **NOT** returned to the students however you may view your exam (scantron) during office hours until the next exam date for midterm exams and until the final letter grade submission date for final exam.

Petition for Exam Re-Grading:

If a student believes his or her exam was not graded correctly and wants a question re-graded, the students must submit a request to Prof. Taner Pirim in writing (must be submitted as an attached

document in an email). The request must be received no later than ten (10) days from the date of the exam in question. The request should carefully explain why the student wants his or her exam re-graded.

Make-up Exams:

As a general rule, make-up exams are NOT given in this course. However, a student may be allowed to take a make-up exam if, in the opinion of the instructor, there are special situations and/or extenuating circumstances officially approved by the Ohio State University such as Student Advocacy Center, Registrar's Office. Without permission to take a make-up exam, failure to take an exam will result in grade of zero on the exam in question. Every effort should be made (e.g. email, voicemail, message with the Finance Department Office) to notify the instructor at least 12 hours in advance. The date/time of the make-up exam will be scheduled according to the instructor's schedule by the instructor.

Make-up exams will NOT follow the regular midterm/final exam policies defined in Course Requirements and Policies section above.

Under no circumstances will a student be excused from an exam.

Course Grading Policy:

Your final course grade will be determined by the following:

Category	Points	Percentage of total grade
Average of Connect (Graded) Assignments	100 points per assignment	25 %
Midterm 1	100 points	25 %
Midterm 2	100 points	25 %
Final Exam	100 points	25 %

Total Course Grade = 0.25 x Final Exam Grade + 0.25 x Midterm Exam 1 Grade + 0.25 x Midterm Exam 2 Grade + 0.25 x Average of Connect (Graded) Assignments

After the total course grade has been calculated for all students, the average for the class is calculated. If the course class average is below 75%, a curve adjustment is applied. The curve adjustment equals 75% minus the course class average. If the course class average is equal or above 75%, a curve adjustment is not applied (that is curve adjustment is zero). As stated in the course assignment policy section, there will be NO extra credit work available in this course.

The course grade will be converted to a letter grade for the course using the following grading scale:

Prof. Pirim reserves the right to correct grades recorded on the course website, should he determine such entries were posted incompletely or incorrectly.

Additional University Policies and Resources

You can find a list of university policies and resources at <u>go.osu.edu/UPolicies</u>, but here are a few important ones.

Academic Integrity Policy:

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the Committee on Academic Misconduct (COAM) expect that all students have read and understand the University's Code of Student Conduct, and that all students will complete all academic and scholarly assignments with fairness and honesty. Students must recognize that failure to follow the rules and guidelines established in the University's Code of Student Conduct (https://trustees.osu.edu/bylaws-and-rules/code) and this syllabus may constitute Academic Misconduct (https://oaa.osu.edu/academic-integrity-and-misconduct)

The Ohio State University's *Code of Student Conduct* (Section 3335-23-04) defines academic misconduct as: "Any activity that tends to compromise the academic integrity of the University or subvert the educational process." Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized materials during an examination. Ignorance of the University's *Code of Student Conduct* is never considered an "excuse" for academic misconduct, so I recommend that you review the *Code of Student Conduct* and, specifically, the sections dealing with academic misconduct.

If I suspect that a student has committed academic misconduct in this course, I am obligated by University Rules to report my suspicions to the Committee on Academic Misconduct. If COAM determines that you have violated the University's *Code of Student Conduct* (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in this course and suspension or dismissal from the University.

If you have any questions about the above policy or what constitutes academic misconduct in this course, please contact me.

Statement on Title IX

Title IX makes it clear that violence and harassment based on sex and gender are Civil Rights offenses subject to the same kinds of accountability and the same kinds of support applied to offenses against other protected categories (e.g., race). If you or someone you know has been sexually harassed or assaulted, you may find the appropriate resources at http://titleix.osu.edu or by contacting the Ohio State Title IX Coordinator, Melissa Mayhan, at titleix@osu.edu

Mental health

A recent American College Health Survey found stress, sleep problems, anxiety, depression, interpersonal concerns, death of a significant other, and alcohol use among the top ten health impediments to academic performance. Students experiencing personal problems or situational crises during the semester are encouraged to contact Ohio State University Counseling and Consultation Service (614-292-5766; www.ccs.osu.edu) for assistance, support and advocacy. This service is free and confidential.

Accommodations for Accessibility:

Student COVID-related Accommodation Process

The university strives to make all learning experiences as accessible as possible. In light of the current pandemic, students seeking to request COVID-related accommodations may do so through the university's request process (stds.osu.edu/covid-19-info/covid-related-accommodation-requests/), managed by Student Life Disability Services.

SLDS Requesting Accommodations

If you would like to request academic accommodations based on the impact of a disability qualified under the Americans with Disabilities Act and Section 504 of the Rehabilitation Act of 1973, contact your instructor privately as soon as possible to discuss your specific needs. The discussions are confidential.

To establish reasonable accommodations, I request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion. Students registered with Student Life Disability Services should work directly with their <u>Assigned Access Specialist</u> to modify their accommodations or make additional COVID-based accommodation requests.

Please visit http://ods.osu.edu for more information. SLDS contact information: slds@osu.edu; 614-292-3307; 098 Baker Hall, 113 W. 12th Avenue.

For additional and more information on Accommodations and Policies, please see the "Additional Accommodations" section below.

Tentative Course Schedule

The following describes the tentative class schedule. The topics covered on each proposed week may change as the semester progresses, but the general order will not vary. Students are REQUIRED to read the appropriate chapters and watch the videos posted both on CARMEN and CONNECT during the week posted. It is also students' responsibility to check and follow weekly Carmen Modules, Connect Assignments as well as Carmen Announcements every week.

Dates	Topics, Readings, Assignments, Deadlines	
Week 1: August 27	Week 1: Corporate Finance and the Financial Manager (Chapter 1) (Learning Objectives 1; a, b & c) Course Introduction & Review Syllabus Reading: Chapter 1 Assignment for this week: 1. Watch chapter 1 videos 2. Read chapter 1	

Dates	Topics, Readings, Assignments, Deadlines	
	3. Download slides for chapter 1	
Week 2:	Week 2: Continued Time Vale of Money 1 (Chapter 4)	
	(Learning Objectives 3: a, b, & c)	
September 1	Reading: Chapter 4	
Labor Day - Sep 1	Assignment for this week:	
Luboi Buy Sep 1	1. Watch Chapter 4 videos	
	2. Read Chapter 4	
	3. Download and review slides for Chapter 4	
	Week 3: Continued Time Vale of Money, TVM, 1 (Chapter 4) & TVM 2: Valuing Cash Flow Streams (Chapter 5)	
	(Learning Objectives 4: a, b, c, d & e)	
Week 3	Reading: Chapter 5	
September 8	Assignment for this week:	
	1. Watch Chapter 5 videos	
	2. Read Chapter 5	
	3. Download and review slides for Chapter 5	
	Week 4: Continued Valuing Cash Flow Streams (Chapter 5)	
	(Learning Objectives 4: a, b, c, d & e)	
	Reading: Chapter 5	
	Assignment for this week:	
Week 4	1. Watch Chapter 5 videos	
September 15	2. Read Chapter 5	
	3. Download and review slides for Chapter 5	
	&	
	Rewatch Chapters 1, 4 and 5 videos and start to review/study all the related materials before midterm exam	

Dates	Topics, Readings, Assignments, Deadlines
	Week 5: Continued Valuing Cash Flow Streams (Chapter 5)
	(Learning Objectives 4: c, d & e)
	Reading: Chapter 5
	Assignment for this week:
Week 5	1. Watch Chapter 5 videos
September 22	2. Read Chapter 5
	3. Download and review slides for Chapter 5
	&
	Rewatch Chapters 1, 4 and 5 videos and start to review/study all the related materials before midterm exam.
	Week 6: Midterm Exam will cover Chapters 1,4, 5 and the course syllabus. Buck ID is required. Remember to have your financial
	calculator, formula sheet and Buck ID during exam. Once you start the exam, you will have 1 hour 20 minutes.
	&
Week 6	Rest of the Week 6:
September 29	Bond Valuation (Chapter 7)
MIDTERM I	(Learning Objectives 5: a, b, c)
	Reading: Chapter 7
	Assignment for this week:
	1. Watch Chapter 7 videos
	2. Read Chapter 7
	3. Download and review slides for Chapter 7
	Week 7: Continued Bond Valuation (Chapter 7)
	(Learning Objectives 5: a, b, c)
Week 7	Reading: Chapter 7
October 6	Assignment for this week:
	1. Watch Chapter 7 videos
	2. Read Chapter 7
	3. Download and review slides for Chapter 7

Dates	Topics, Readings, Assignments, Deadlines	
	Week 8: <i>Continued</i> Bond Valuation (Chapter 7) & Stock Valuation & Equity Markets (Chapter 8)	
	(Learning Objectives 5: d & e)	
Week 8	Reading: Chapter 8	
October 13	Assignment for this week:	
	1. Watch Chapter 8 videos	
	2. Read Chapter 8	
	3. Download and review slides for Chapter 8	
	Week 9: Continued Stock Valuation & Equity Markets (Chapter 8)	
	(Learning Objectives 5: d & e)	
	Reading: Chapter 8	
Week 9	Assignment for this week:	
October 20	1. Watch Chapter 8 videos	
	2. Read Chapter 8	
	3. Download and review slides for Chapter 8	
	&	
	Rewatch Chapters 5, 7 and 8 videos and start to review/study all the related materials before midterm exam	
	Week 9: Continued Stock Valuation & Equity Markets (Chapter 8)	
	(Learning Objectives 5: d & e)	
Week 10	Reading: Chapter 8	
	Assignment for this week:	
	1. Watch Chapter 8 videos	
	2. Read Chapter 8	
October 27	3. Download and review slides for Chapter 8	
	&	
	Rewatch Chapters 5, 7 and 8 videos and start to review/study all the related materials before midterm exam	

Dates	Topics, Readings, Assignments, Deadlines
	Week 11: Midterm Exam will cover Chapters 5, 7, and 8. Buck ID is required. Remember to have your financial calculator, formula sheet and Buck ID during exam. Once you start the exam, you will have 1 hour 45 minutes.
	&
	Continued Investment Decision Rules and Criteria (Chapter 13)
Week 11	(Learning Objectives 6: a, b, c, d & e)
November 3 MIDTERM II	Assignment for this week:
	1. Watch Chapter 13 videos
	2. Read Chapter 13
	3. Download and review slides for Chapter 13
	Week 12: Investment Decision Rules (Chapter 13)
	(Learning Objectives 6: a, b, c, d & e)
Week 12	Assignment for this week:
November 10	1. Watch Chapter 13 videos
	2. Read Chapter 13
	3. Download and review slides for Chapter 13
	Week 13: Fundamentals of Capital Budgeting (Chapter 12)
Week 13	(Learning Objectives 7: a, b, & c)
	Reading: Chapter 12
November 17	Assignment for this week:
	1. Watch Chapter 12 videos
	2. Read Chapter 12
	Download and review slides for Chapter 12
	Week 14: Continued Fundamentals of Capital Budgeting (Chapter 12)
	(Learning Objectives 7: a, b, & c)
Week 14	Reading: Chapter 12
November 24	Assignment for this week:
	1. Watch Chapter 12 videos
	2. Read Chapter 12

Dates	Topics, Readings, Assignments, Deadlines	
	3. Download and review slides for Chapter 12	
	Week 15: The Cost of Capital (Chapter 11)	
	(Learning Objectives 8; a, b, & c)	
Week 15	Reading: Chapter 11	
December 1	Assignment for this week:	
December 1	1. Watch Chapter 11 videos	
	2. Read Chapter 11	
	Download and review slides for Chapter 11	
	Week 16: Continued The Cost of Capital (Chapter 11)	
	(Learning Objectives 8; a, b, & c)	
	Reading: Chapter 11	
	Assignment for this week:	
Week 16	3. Watch Chapter 11 videos	
December 8	4. Read Chapter 11	
	5. Download and review slides for Chapter 11	
	&	
	Rewatch Chapters 8,9, and 13 videos and start to review/study all the related materials before midterm exam	
Final Exam:	FINAL EXAM	
Thursday Dec 18	Exam will cover Chapters 11, 12, and 13. Buck ID is required. Remember to have your financial calculator, formula sheet and Buck ID during exam. Once you start, you will have 1 hour 45 minutes to complete the exam.	
4:00pm-5:45pm		
To be Confirmed from Registrar		

Additional Accommodations

Religious accommodations:

Ohio State has had a longstanding practice of making reasonable academic accommodations for students' religious beliefs and practices in accordance with applicable law. In 2023, Ohio State updated its practice to align with new state legislation. Under this new provision, students must be in early communication with their instructors regarding any known accommodation requests for religious beliefs and practices, providing notice of specific dates for which they request alternative accommodations within 14 days after the first instructional day of the course. Instructors in turn

shall not question the sincerity of a student's religious or spiritual belief system in reviewing such requests and shall keep requests for accommodations confidential.

With sufficient notice, instructors will provide students with reasonable alternative accommodations with regard to examinations and other academic requirements with respect to students' sincerely held religious beliefs and practices by allowing up to three absences each semester for the student to attend or participate in religious activities. Examples of religious accommodations can include, but are not limited to, rescheduling an exam, altering the time of a student's presentation, allowing make-up assignments to substitute for missed class work, or flexibility in due dates or research responsibilities. If concerns arise about a requested accommodation, instructors are to consult their tenure initiating unit head for assistance.

A student's request for time off shall be provided if the student's sincerely held religious belief or practice severely affects the student's ability to take an exam or meet an academic requirement and the student has notified their instructor, in writing during the first 14 days after the course begins, of the date of each absence. Although students are required to provide notice within the first 14 days after a course begins, instructors are strongly encouraged to work with the student to provide a reasonable accommodation if a request is made outside the notice period. A student may not be penalized for an absence approved under this policy.

If students have questions or disputes related to academic accommodations, they should contact their course instructor, and then their department or college office. For questions or to report discrimination or harassment based on religion, individuals should contact the Office of Institutional Equity.

Academic Integrity:

All students enrolled in this course are responsible for abiding by the guidelines outlined in the University's Code of Student Conduct. According to University Rule 3335-31-02, all suspected cases of academic misconduct will be reported to the Committee on Academic Misconduct.

Use of AI:

Unless we specifically mention otherwise, the use of any AI-generated content in any deliverables in this course will be considered academic misconduct and will be acted on as such. Writing assignments will be turned in online and I will be using Turnitin and other applications that have AI detection algorithms. You need to complete the assignments using your own brain and your own thinking...which will lead to more of your own learning!

Disenrollment:

Fisher College University Rule 3335-8-33 provides that a student may be disenrolled after the third instructional day of the quarter, the first Friday of the quarter, or the student's second class session of the course, whichever occurs first, if the student fails to attend the scheduled course without giving prior notification to the instructor.

Student Health and Well Being

The university strives to maintain a healthy and accessible environment to support student learning in and out of the classroom. If you anticipate or experience academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with Student Life Disability Services. After

registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion.

Students with Disabilities:

The Office of Disability Services verifies students with specific disabilities and develops strategies to meet the needs of those students. Students requiring accommodations based on identified disabilities should contact me at the beginning of the semester to discuss his or her individual needs. All students with a specific disability are encouraged to contact the Office of Disability Services to explore the potential accommodations available to them.

Mental Health Services

As a student, you may experience a range of issues that can cause barriers to learning, such as strained relationships, increased anxiety, alcohol/drug problems, feeling down, difficulty concentrating and/or lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities.

Further, the Ohio State University offers services to assist you with addressing these and other concerns you may be experiencing. If you or someone you know are suffering from any of the aforementioned conditions, you can learn more about the broad range of confidential mental health services available on campus via the Office of Student Life's Counseling and Consultation Service (CCS) by visiting ccs.osu.edu or calling 614- - 292--5766. CCS is located on the 4th Floor of the Younkin Success Center and 10th Floor of Lincoln Tower. You can reach an on call counselor when CCS is closed at 614--292--5766 and 24-hour emergency help is also available through the 24/7 National Suicide Prevention Hotline at 1-- 800--273-- TALK or at suicidepreventionlifeline.org.

Fisher College has a collaborative program with Counseling and Consultation Services (CCS) to help you be your best self, academically, physically and emotionally. Specifically Mary DeCenzo .LISW (decenzo.4@osu.edu) is available to schedule student counseling sessions Monday through Friday from 8:00 am to 5:00 pm (by appointment only)

Sexual Misconduct/Relationship Violence

Title IX makes it clear that violence and harassment based on sex and gender are Civil Rights offenses subject to the same kinds of accountability and the same kinds of support applied to offenses against other protected categories (e.g. race), If you are someone you know has been sexually harassed or assaulted, you may find the appropriate resources at http://titleix.osu.edu

Diversity Values

The Ohio State University affirms the importance and value of diversity in the student body. Our programs and curricula reflect our multicultural society and global economy and seek to provide opportunities for students to learn more about persons who are different from them. We are committed to maintaining a community that recognizes and values the inherent worth and dignity of every person; fosters sensitivity, understanding, and mutual respect among each member of our community; and encourages each individual to strive to reach his or her own potential. Discrimination against any individual based upon protected status, which is defined as age, color, disability, gender identity or

expression, national origin, race, religion, sex, sexual orientation, or veteran status, is prohibited.

Good Luck.