THE OHIO STATE UNIVERSITY

FISHER COLLEGE OF BUSINESS

BUSFIN 3222: FOUNDATIONS OF INVESTMENTS SPRING 2024

INSTRUCTOR:	Dr. Pirim
OFFICE:	244 Fisher Hall
E-MAIL:	pirim.2@osu.edu (Please allow 24 hours to respond)
WEB PAGE:	Carmen
CLASS TIMES & ROOM:	Mon/Wed 9:35AM - 10:55AM, Schoenbaum Hall 300
OFFICE HOURS:	Mon/Wed 11:05 am - 11:50 am OR
	by appointment, please email with a subject "BUSFIN 3222"
TEXTBOOK:	Essentials of Investments, 9th edition, by Bodie, Kane, and Marcus
	ISBN-13: 978-0077753870
	ISBN-10: 0077753879

Course Description

This course offers an introduction to investments including investment analysis, portfolio management, and capital markets. Designed to provide the basic concepts and principles of investing, the course examines investment policies, types of securities, factors that influence pricing changes, timing purchases/sales, preparing investment programs to meet objectives, investment risk and return, and portfolio balancing. Instruction also includes an overview of the securities markets and their behavior, including sources of information about the various instrument traded, procedure of trades, and the relevant mechanics and techniques of the market.

The course is designed for undergraduate students who have a good understanding of basic economics, accounting and corporate finance. If you are shaky on basic finance knowledge such as discounted cash flows, net present value, equity, bonds beside basics of statistics, i.e. mean, variance, correlations, regression analysis, it is strongly recommended to get yourself up to speed with this material.

Course Objectives

A sound investment decision requires in-depth knowledge of the financial markets, rigorous analytical thinking and precise mathematical derivation. Hence, by the end of this course, students should successfully be able to understand the framework for making investment decisions, portfolio management, capital markets, etc. The students will learn a spectrum of topics such as how to make an investment decision within the principles of financial decision-making and the investment process as it will cover current market moving events, multiple asset classes, asset allocation, diversification, key player types, efficient market hypothesis, CAPM, APT, active investment management, and financial regulation.

Five major areas that will be covered are the elements of investment, portfolio theory, debt securities and security analysis, active investment management and derivative markets. The second objective is to develop a general understanding of market functioning. The course will not only develop the institutional and quantitative details of financial markets, but also introduce a "financial" way of thinking about costs and risks.

Course Materials

Required Textbook

Title: "Essentials of Investments", 9th Edition, McGraw-Hill

Authors: Bodie, Kane and Marcus

ISBN-13: 978-0077753870

ISBN-10: 0077753879

The digital version w/Connect is also available via McGrawHill Connect site. The instructions and the link to Course Connect Site are posted on Carmen.

Required 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

Lecture Materials

There will be lecture materials for each week. Each week, copies of these lecture materials will be available on course web site. Lecture notes and any other reading materials will be posted in the form of MS Word, Power Point and/or Adobe Acrobat files. It is your responsibility to print them out before/after the class.

Suggested End-of-Chapter Problems (Optional)

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 posted on Carmen (unless appears on the following *Course Schedule*). Students should try to answer these problems after they finish reading a chapter to check their understanding of the topics covered.

Suggested Readings (Optional)

Wall Street Journal: <u>www.wsj.com</u> Financial Times: <u>http://www.ft.com/home/us</u> Bloomberg: <u>www.bloomberg.com</u> Yahoo! Finance: <u>http://finance.yahoo.com/</u> Freakonomics: <u>http://freakonomics.blogs.nytimes.com/</u> Baseline Scenario: <u>http://baselinescenario.com/</u> Real Time Economics (WSJ): <u>http://blogs.wsj.com/economics/</u> Calculated Risk: <u>http://www.calculatedriskblog.com/</u> Economy and Economics of Everyday Life: <u>http://economix.blogs.nytimes.com/</u>

Course Website

The course website is located on Carmen (<u>https://carmen.osu.edu</u>). A student must be registered for the course to access the course web site.

Important Resources on the Course Website:

- Course syllabus
- Supplemental course material used (or mentioned) in class
- Lecture notes (PowerPoint slides)
- Course announcements
- Optional Problem sets and solutions
- 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**: Be sure you are logging in to the course in Carmen each week, including weeks with holidays or weeks with minimal online course activity. (During most weeks you will probably log in many times.) If you have a situation that might cause you to miss an entire week of class, discuss it with me *as soon as possible*.

Course Technology

Baseline technical skills necessary for this course

- Basic computer and web-browsing skills
- Navigating <u>Carmen</u>
- Working within a Publisher's website, specifically McGraw-Hill Connect

Technology Support for Carmen

As instructor, my responsibility is the course content and evaluating performance. Please contact me about any concerns in these areas. However, I am generally not able to assist in matters relating to technology, connectivity or Carmen access. Such issues may be addressed directly to either Carmen Technical support or Help desk.

Hence sources of help are available from <u>helpdesk@osu.edu</u> (or by phone at 292-8976) and <u>Carmen@osu.edu</u> or 614-688-HELP at any time.

Technology Support for McGraw-Hill

If you have any issues while registering or using the course website, please contact McGraw-Hill's Customer Experience team through http://www.mhhe.com/support or at 800-331- 5094. To avoid problems related to unexpected technical issues, you are advised not to wait until the last moment.

Course Policy and Requirements

Safety and health requirements:

All teaching staff and students are required to comply with and stay up to date on all <u>University 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/McGraw Hill Connect IT issues <u>will NOT be answered via email</u>. However, you may schedule a an appointment with me, 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 classes more interesting. I also encourage you to give me any suggestions that you have about improving the course.

Team Assignments:

You will be randomly assigned a team of 2 people (via Carmen- click People-click groups) so please check Carmen for group information. Each assignment has specific purposes to build and develop essential skills to be a successful professional. Guidelines will be given for each assignment. It is the student's responsibility to seek out additional information for each assignment. You can contest your assignment grade until next assignment due date and for the last assignment until reading day.

Assignments are due by the day specified by the instructor to be submitted via online. Penalties: 10% reduction within 1 day, 20% within 2 days, 30% reduction within 3 days. No assignments will be accepted after 3 days. The lowest score assignment will be dropped.

Exams:

There will be three midterm exams and one COMPREHENSIVE final exam. The midterm and final 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 calculation questions, based on materials covered in class as well as problems at the back of each chapter and suggested problem sets posted on Connect and Carmen, if any posted.

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 Connect

website, if posted, 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". 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, but you may view your scantron during office hours.

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 or extenuating circumstances. 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 24 hours in advance. Make-up exams may NOT follow the regular midterm/final exam policies defined above. <u>Under no circumstances, will a student be excused from an exam</u>.

Course Grading Policy:

Your final course grade will be based on assignments, midterm and comprehensive final exam as shown in table below.

Assignment or category	Points	Percentage of total grade
Assignments (Maximum 7)	100 points (each)	28%
Midterm 1 Feb 7 th	100 points	16 %
Midterm 2 March 20 th	100 points	16 %
Midterm 3 April 17 th	100 points	16 %
Comprehensive Final April 26 th	100 points	24 %

Total Course Grade = 0.20 x (Final Exam Grade) + 0.20 x (Midterm Exam 1 Grade) + 0.20 x (Midterm Exam 2 Grade) + 0.20 x (Midterm Exam 3 Grade) + 0.2 x (Average of Assignments Grade)

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%, curve adjustment is not applied (that is curve adjustment is zero).

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:

Grading scale:

A 93 - 100 B+ 87-89.9 C+ 77-79.9 D+ 67 -69.9 E Below 60 A- 90 - 92.9 B 83-86.9 C 73-76.9 D 60 -66.9 B- 80-82.9 C- 70 -72.9

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.

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. You can also review these resources:

- <u>Committee on Academic Misconduct</u> (go.osu.edu/coam)
- <u>Ten Suggestions for Preserving Academic Integrity</u> (go.osu.edu/ten-suggestions)

• Eight Cardinal Rules of Academic Integrity (go.osu.edu/cardinal-rules)

Statement on Discrimination, Harassment, Sexual Misconduct and Title IX:

The Ohio State University is committed to building and maintaining a community to reflect diversity and to improve opportunities for all. All Buckeyes have the right to be free from harassment, discrimination, and sexual misconduct. Ohio State does not discriminate on the basis of age, ancestry, color, disability, ethnicity, gender, gender identity or expression, genetic information, HIV/AIDS status, military status, national origin, pregnancy (childbirth, false pregnancy, termination of pregnancy, or recovery therefrom), race, religion, sex, sexual orientation, or protected veteran status, or any other bases under the law, in its activities, academic programs, admission, and employment. Members of the university community also have the right to be free from all forms of sexual misconduct: sexual harassment, sexual assault, relationship violence, stalking, and sexual exploitation.

To report harassment, discrimination, sexual misconduct, or retaliation and/or seek confidential and non-confidential resources and supportive measures, contact the Office of Institutional Equity:

- 1. Online reporting form at <u>equity.osu.edu</u>,
- 2. Call 614-247-5838 or TTY 614-688-8605,
- 3. Or email equity@osu.edu

The university is committed to stopping sexual misconduct, preventing its recurrence, eliminating any hostile environment, and remedying its discriminatory effects. All university employees have reporting responsibilities to the Office of Institutional Equity to ensure the university can take appropriate action:

- All university employees, except those exempted by legal privilege of confidentiality or expressly identified as a confidential reporter, have an obligation to report incidents of sexual assault immediately.
- The following employees have an obligation to report all other forms of sexual misconduct as soon as practicable but at most within five workdays of becoming aware of such information: 1. Any human resource professional (HRP); 2. Anyone who supervises faculty, staff, students, or volunteers; 3. Chair/director; and 4. Faculty member.

<u>**Title IX**</u> 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 or 614-247-5838

Mental health

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. The Ohio State University's Student Life Counseling and Consultation Service (CCS) is here to support you. If you find yourself feeling isolated, anxious or overwhelmed, <u>on-demand mental health resources</u> (go.osu.edu/ccsondemand) are available. You can reach an on-call counselor when CCS is closed at <u>614-292-5766</u>. 24-hour emergency help is available through the <u>National Suicide Prevention Lifeline website</u> (suicidepreventionlifeline.org) or by calling <u>1-800-273-8255(TALK)</u>. <u>The Ohio State Wellness app</u> (go.osu.edu/wellnessapp) is also a great resource.

Accommodations for Accessibility:

Health and COVID Related Accommodation Process

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.

If you are isolating while waiting for a COVID-19 test result, please let me know immediately. Those testing positive for COVID-19 should refer to the <u>Safe and Healthy Buckeyes site</u> for resources. Beyond five days of the required COVID-19 isolation period, I may rely on Student Life Disability Services to establish further reasonable accommodations. You can connect with them at <u>slds@osu.edu</u>; 614-292-3307; or <u>slds.osu.edu</u>.

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 <u>http://ods.osu.edu</u> for more information.

SLDS contact information: slds@osu.edu; 614-292-3307; 098 Baker Hall, 113 W. 12th Avenue.

Tentative Course Schedule

The following table describes the tentative class schedule. The topics covered on each proposed day may change as the semester progresses, but the general order will not vary. <u>Students are</u> <u>strongly urged to read the appropriate chapters BEFORE the lecture to learn more during the lectures.</u>

Class Date	Topics, Readings, Assignments, Deadlines
	Week 1: Course Introduction (Chapter 1) & Review Syllabus
	Investment Background & Issues (Chapter 1)
	Reading: Chapter 1
	Assignment for this week:
	1. Read chapter 1
	2. Download slides for chapter 1
Maala 1	3. Review chapter 1 slides before class
Week 1 Jan 8 th & Jan 10 th	&
	Asset Classes and Financial Instruments (Chapter 2)
	Reading: Chapter 2
	Assignment for this week:
	1. Read Chapter 2
	2. Download slides for Chapter 2
	3. Review Chapter 2 slides before class
	Week 2: Continued Asset Classes and Financial Instruments (Chapter 2)
	Reading: Chapter 2
	Assignment for this week:
	1. Read Chapter 2
	2. Download slides for Chapter 2
	3. Review Chapter 2 slides before class
Week 2	&
Jan 15 th & Jan 17 th	Securities Markets (Chapter 3)
	Reading: Chapter 3
	Assignment for this week:
	1. Read Chapter 3
	2. Download slides for Chapter 3
	3. Review Chapter 3 slides before class
	*January 15 th Martin Luther King Day – No Classes

Class Date	Topics, Readings, Assignments, Deadlines
	Week 3: Continued Securities Markets (Chapter 3)
	Reading: Chapter 3
	Assignment for this week:
	1. Read Chapter 3
	2. Download slides for Chapter 3
	3. Review Chapter 3 slides before class
Week 3	&
Jan 22 nd & Jan 24 th	Mutual Funds and Other Investment Companies (Chapter 4)
	Reading: Chapter 4
	Assignment for this week:
	1. Read Chapter 4
	2. Download slides for Chapter 4
	3. Review Chapter 4 slides before class
	Week 4: <i>Continued</i> Mutual Funds and Other Investment Companies (Chapter 4)
Week 4	Assignment for this week:
Jan 29 th & Jan 31 st	 Read Chapter 4 Devenload clides for Chapter 4
	 Download slides for Chapter 4 Review Chapter 4 slides before class
	Week 5: <i>Continued</i> Mutual Funds and Other Investment Companies (Chapter 4) and Midterm Exam 1
Week 5	
Feb 5 th & Feb 7 th	February 7th MIDTERM 1: Material Covered to date in Chapters 1-4. During regular class period in regular classroom. Photo ID required. Remember to bring your financial calculator and several number 2 pencils.
	Week 6: Risk and Return (Chapter 5)
Week 6	Reading: Chapter 5

Class Date	Topics, Readings, Assignments, Deadlines
Feb 12 th & Feb 14 th	Assignment for this week:
	1. Read Chapter 5
	2. Download slides for Chapter 5
	3. Review Chapter 5 slides before class
	Week 7: Efficient Diversification (Chapter 6)
	Reading: Chapter 6
Week 7	Assignment for this week:
Feb 19 th & Feb 21 st	1. Read Chapter 6
	2. Download slides for Chapter 6
	3. Review Chapter 6 slides before class
	Week 8: Continued Efficient Diversification (Chapter 6)
	Reading: Chapter 6
	Assignment for this week:
	1. Read Chapter 6
	2. Download slides for Chapter 6
	3. Review Chapter 6 slides before class
Week 8	&
Feb 26 th & Feb 28 th	CAPM and APT (Chapter 7)
	Reading: Chapter 7
	Assignment for this week:
	1. Read Chapter 7
	2. Download slides for Chapter 7
	3. Review Chapter 7 slides before class
	Week 9: <i>Continued</i> CAPM and APT (Chapter 7)
	Reading: Chapter 7

Class Date	Topics, Readings, Assignments, Deadlines
Week 9	Assignment for this week:
Mar 4 th & Mar 6 th	1. Read Chapter 7
	2. Download slides for Chapter 7
	3. Review Chapter 7 slides before class
Week of Spring Break Mar 11 th & Mar 13 th	No Classes
	Week 10: Efficient Market Hypothesis (Chapter 8) and Midterm 2
	Efficient Market Hypothesis
	Reading: Chapter 8
	Assignment for this week:
Week 10	1. Read Chapter 8
Mar 18 th & Mar 20 th	2. Download slides for Chapter 8
	3. Review Chapter 8 slides before class
	March 20th MIDTERM 2: Material Covered to date in Chapters 5-7. During regular class period in regular classroom. Photo ID required. Remember to bring your financial calculator and several number 2 pencils.
	Week 11: <i>Continued</i> Efficient Market Hypothesis (Chapter 8) and Bond Prices and Yields (Chapter 10)
	Reading: Chapter 10
	Assignment for this week:
Week 11	1. Read Chapter 10
Mar 25 th & Mar 27 th	2. Download slides for Chapter 10
	3. Review Chapter 10 slides before class
	&
	Week 11: Managing Bond Portfolios (Chapter 11)
	Reading: Chapter 11

Class Date	Topics, Readings, Assignments, Deadlines
	Assignment for this week:
	1. Read Chapter 11
	2. Download slides for Chapter 11
	3. Review Chapter 11 slides before class
	Week 12: <i>Continued</i> Managing Bond Portfolios (Chapter 11)
	Reading: Chapter 11
	Assignment for this week:
	1. Read Chapter 11
	2. Download slides for Chapter 11
	3. Review Chapter 11 slides before class
Week 12	&
Apr 1 st & Apr 3 rd	Week 12: Macroeconomic and Industry Analysis (Chapter 12)
	Reading: Chapter 12
	Assignment for this week:
	1. Read Chapter 12
	2. Download slides for Chapter 12
	3. Review Chapter 12 slides before class
	Week 13: Equity Valuation (Chapter 13)
	Reading: Chapter 13
	Assignment for this week:
Week 13	1. Read Chapter 13
Apr 8 th & Apr 10 th	2. Download slides for Chapter 13
	3. Review Chapter 13 slides before class
Week 14	Week 14: <i>Continued</i> Equity Valuation (Chapter 13) and Midterm 3
Apr 15 th & Apr 17 th	Equity Valuation (Chapter 13)

Class Date	Topics, Readings, Assignments, Deadlines
	Reading: Chapter 13
	Assignment for this week:
	1. Read Chapter 13
	2. Download slides for Chapter 13
	3. Review Chapter 13 slides before class
	&
	April 17th MIDTERM 3 : Material Covered to date in Chapters 8, 10, 11, 12, 13. During regular class period in regular classroom. Photo ID required. Remember to bring your financial calculator and several number 2 pencils.
	Week 15: Introduction on Options and Futures Markets (Chapters 15 & 17)
	Options and Futures Markets (Chapters 15 & 17)
	Reading: Chapters 15 & 17
Week 15	Assignment for this week:
Apr 22 nd	1. Read Chapters 15 & 17
	2. Download slides for Chapters 15 & 17
	3. Review Chapters 15 & 17 slides before class
FINAL EXAM: April 26 th Friday 10:00 am-11:45 am	<u>COMPREHENSIVE FINAL EXAM</u> : Material Covered to date from the beginning of the semester. Photo ID required. Remember to bring your financial calculator and several number 2 pencils.
	OSU SPRING 2024 Final Exam Schedule:
	https://registrar.osu.edu/staff-resources/class-catalog-and-space/finals- exam-schedule/spring-2024-finals-schedule/
	* Please check to confirm the final exam date/time from OSU final examination schedule URL.

Good Luck.