FINC 350 (Hybrid)
BUSINESS FINANCE

Spring Session 14-14
March 23 – May 16, 2015

Course Description
A study of the finance function in corporate decision-making. Topics include financial statement analysis, risk and return, valuation, cost of capital, working capital management, time value of money and capital budgeting.

Prerequisites: ACCT 281, MATH 150, or MATH 170.

Class Day and Time: Monday, 5:30 pm – 8:30 pm, Classroom 8)

This is a hybrid course which is defined as an online course supported by a weekly in-seat class. Our class will consist both in-seat and online instruction through various resources, discussion and homework. Please note that we will meet every week, unless otherwise noted.

You are expected to attend every class. If you know prior to the beginning of the session that you will miss more than one in-seat class, it is strongly recommended that you wait to take this course at another time.

The online portion of our course is located in D2L. You will access the course through CougarTrack.

Textbooks


Textbooks for the course may be ordered from MBS Direct:

- online at http://direct.mbsbooks.com/columbia.htm
- by phone at 800-325-3252

For additional information about the bookstore, visit http://www.mbsbooks.com.

Course Overview
Welcome to FINC 350, Business Finance, hybrid! Upon completion of this course you should have and be able to demonstrate a working knowledge of theories, methods, and procedures used in analyzing the financial management of a firm. In addition, when we are finished you should be cognizant of new developments and trends within the field of finance.
Each week we will focus on a different area of our subject. Using online discussions we will delve into the intricacies of our subject and expand upon and reinforce particularly relevant issues with readings from our text, *Foundations of Financial Management*, and other sources.

**Technology Requirements**

Participation in this course will require the basic technology for all online classes at Columbia College:

- A computer with reliable Internet access,
- a web browser,
- Acrobat Reader,
- Microsoft Office or another word processor such as Open Office.

You can find more details about standard technical requirements for our courses on our site.

**Course Objectives**

- To demonstrate a working knowledge of theories, methods and procedures used in analyzing the financial management of a firm.

**Measurable Learning Outcomes**

- Develop the analytical skills necessary of financial decision-making based on an understanding of the factors that impact financial decision-making, implementation and evaluation.
- Analyze financial statements and interpret financial ratios to assess company performance.
- Explain how a firm’s operating, financing, and investment decisions are reflected in their financial reports.
- Describe the importance of effective working capital management.
- Explain the term structure of interest rates and the relationship between risk and return.
- Apply the principles of the time value of money to single and multiple cash flows and value corporate securities.
- Integrate expected rates of return and the firm’s capital structure to calculate and evaluate the firm’s cost of capital.
- Describe and explain the way in which investment projects are analyzed including the impact of risk, taxes, and inflation and apply techniques of capital budgeting.
Grading

Grading Scale

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<thead>
<tr>
<th>Grade</th>
<th>Points</th>
<th>Percent</th>
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Grade Weights

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<td>Discussions</td>
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Schedule of Graded Assignments

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<th>Due In-Seat</th>
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<td>Plagiarism Tutorial &amp; Quiz</td>
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### Assignment Overview

#### Participation (In Class)

Each week during our in-seat meeting time we will cover topics through various activities which may include class discussion, active (hands-on) learning through problem solving, group work, videos, or PowerPoints. Student participation is essential and regular attendance is expected. It is anticipated that your in class participation will help facilitate discussions and other activities in which your fellow classmates will benefit from your ideas and experiences.

#### Discussions (Online)

Each week there is one online discussion question. Weekly online discussions officially open at 12:01 a.m. Monday morning. You are expected to respond to the initial question and submit at least 1 response on a different day to your classmates or instructor within each discussion. All posts including the responses are due Friday at 11:59 pm. Responses should be significant, defined as those posts which engage the other student’s ideas, rather than merely affirming someone else’s post (“’great post,” “I agree”, etc.).

Students are strongly encouraged to respond to the discussion assignments early each week so more students can read and benefit from your experiences and ideas. **Late postings are not accepted.**

Format: Discussion posts are to include the question that was asked, followed immediately by the answer.

Example: In the appropriate discussion, respond to these questions:

**Question:** Define Maximizing Shareholders Wealth. Provide specific support through online research, such as sites you discover.

**Answer:** Maximizing shareholders wealth is ...

When posting your initial post, put the topic and your last name in the subject line of the appropriate discussion. Your online discussion postings help to facilitate discussions, ideas, experiences and are a valuable component for all students.

### Weekly Assignments

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<thead>
<tr>
<th>Week</th>
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<td></td>
<td>Exam 4</td>
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<td>Saturday</td>
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Quizzes (In Class)
Each week before the end of the in-seat class, a written multiple choice or short-answer quiz will be given. The questions on the quiz will cover classroom discussion topics and/or chapter material for the week. The quiz is worth 25 points. **No make-ups will be allowed for missed in class quizzes.**

Plagiarism Tutorial and Quiz (Online)
The dropbox access for the project assignment will not appear until both the Plagiarism Tutorial and Quiz have been successfully completed. The tutorial is located in the Content area of the course and the quiz is available in the Quiz area of the course. **There is no access restriction for the quiz. It may be taken multiple times as a grade of 90% or better must be earned. Once a grade of 90% or better has been attained, all dropboxes will be available.**

Homework Problems (Online)
Homework problems assignments can be found in the Quizzes area of the course. You will submit your answers via the Quizzes area of the course (there is no time limit other than the Saturday deadline), so that you can see the answers and get feedback immediately on your responses. Homework assignments are due Saturday at 11:59 pm each week.

Exams (Online)
There will be four exams in this course that will be composed of 40 multiple-choice questions that test your knowledge of the material covered in the course. You will have 60 minutes to take the exam. You can attempt the exam twice, and the highest score will be accepted. If you attempt it a second time, you will have different questions than on your first attempt. Exams are available in the Quizzes area of the course and are due Sunday at 11:59 pm except for week 8 when they are due Saturday at 11:59 pm.

Comprehensive Problem (In Class)
There will be a comprehensive problem in this course that will cover trend and ratio analysis. The comprehensive problem will be completed during our in class meeting time in Week 3. The comprehensive problem will be worth 25 points. **No make-ups will be allowed for missed comprehensive problems.**

Dropbox Assignments (Online)
There is a Financial Project for this course. The project is comprised of 4 components. You will receive feedback on the components of the project as they are submitted. This feedback should be used to revise your material for the final submission of the project. A full explanation of expected content of the final project and submission appears in the Course Content area. The final submission is due in week 7 and must encompass all information relevant to your recommendation as to which company should be the acquisition target. Each component of the project should be submitted to the appropriate folder in the Dropbox area of the course.

Course Schedule

**Week 1 – Getting Started**

**Readings (Before Class)**
Read Chapters 1, 2 and 14
Introduction (Online)
Take time to introduce yourself to the class in the Discussion area of the course. Please give more than your name. Include your occupation, hobbies, interests, and career objectives. Provide three (3) adjectives that best describe you. There is no credit for this, but it is required. Due Tuesday.

Participation 1 (In Class)
For this in class activity, we will cover the discussion questions at the end of Chapter 1. Be prepared to come to class with your answers to these questions.

Quiz 1 (In Class)
The in class quiz will cover classroom discussion and/or chapter material for the week.

Discussion 1 (Online)

Homework 1 (Online)
The online homework will cover chapter material for the week. The homework problems can be found in the Quizzes area of the course. Due Saturday.

Plagiarism Tutorial & Quiz: (Online)
The dropbox access will not appear until both the Plagiarism Tutorial and Quiz have been successfully completed. The tutorial is located in the Content Section and quiz is available in the Quiz Section of the class. A grade of 90% or better must be achieved. This quiz can be taken multiple times. Due Sunday.

Dropbox 1: Company Overview and Highlights (Online)
Decide which pair of companies you will be analyzing for your financial project. You must pick a pair of companies from the four pairs of companies listed in the Dropbox Assignments: Financial Project topic in the Content area. Do some research on the two companies and write a paper on what you have learned, providing a general overview of the companies. What do they have in common? How are they different? A little ancient history is okay but concentrate on the last 5 years. Post your paper to the appropriate dropbox. Your paper should be 4-5 pages of your own written material. A title page and reference page should be included but are not included as part of the total page count. Follow APA format. Due Sunday.

Week 2 – Financial Analysis & Planning

Readings (Before Class)
Read Chapters 3, 4, & 5

Participation 2 (In Class)
Participation activities vary and will be announced by the instructor. Come prepared having read the assigned chapters.

Quiz 2 (In Class)
The in class quiz will cover classroom discussion and/or chapter material for the week.
Discussion 2 (Online)
Financial analysis (called Security Analysis on Wall Street) can be less than totally objective. What has been done, or is being done, to manage financial analysts' potential conflicts of interest? Is it working, yes or no, and why? Due Friday.

Homework 2 (Online)
The online homework will cover chapter material for the week. The homework problems can be found in the Quizzes area of the course. Due Saturday.

Exam 1 (Online)
The online exam will cover chapter material covered in Weeks 1 and 2. The exam can be assessed in the Quizzes area of the course. Due Sunday.

Week 3 – The Time Value of Money
Readings (Before Class)
Read Chapters 9 & 10

Participation 3 (In Class)
Participation activities vary and will be announced by your instructor. Come prepared having read the assigned chapters.

Quiz 3 (In Class)
The in class quiz will cover classroom discussion and/or chapter material for the week.

Comprehensive Problem (In Class)
For this in class activity, students will complete a comprehensive financial statement analysis problem. The problem will consist of performing trend analysis and calculating and analyzing ratios.

Discussion 3 (Online)
Why does money have a time value? How is the future value related to the present value of a single sum? Identify and explain five different financial applications of time value of money used by financial managers. Due Friday.

Homework 3 (Online)
The online homework will cover chapter material for the week. The homework problems can be found in the Quizzes area of the course. Due Saturday.

Dropbox 2: Ratio Analysis (Online)
Look for the companies' selected most recent financial statement and calculate a few simple ratios: book value per share, current ratio, debt to total assets, return on assets, working capital, and return on equity. Compare the ratios of the two companies and write a brief description of your findings. Post your paper to the appropriate dropbox. Your paper should be 3-4 pages of your own written material. A cover page and reference page is required but is not a part of the page count. Follow APA format. Due Sunday.

Week 4 – Working Capital Management
Readings (Before Class)
Read Chapters 6, 7, & 8

Participation 4 (In Class)
Participation activities vary and will be announced by your instructor. Come prepared having read the assigned chapters.
Quiz 4 (In Class)
The in class quiz will cover classroom discussion and/or chapter material for the week.

Discussion 4 (Online)
Discuss the relative use of credit between large and small firms. Which group is generally in the net creditor position, and why? Due Friday.

Homework 4 (Online)
The online homework will cover chapter material for the week. The homework problems can be found in the Quizzes area of the course. Due Saturday.

Exam 2 (Online)
The online exam will cover chapter material covered in Weeks 3 and 4. The exam can be accessed in the Quizzes area of the course. Due Sunday.

Week 5 – Capital Budgeting

Readings (Before Class)
Read Chapters 12 & 13

Participation 5 (In Class)
Participation activities vary and will be announced by your instructor. Come prepared having read the assigned chapters.

Quiz 5 (In Class)
The in class quiz will cover classroom discussion and/or chapter material for the week.

Discussion 5 (Online)
Define capital budgeting. Why does capital budgeting rely on analysis of cash flows rather than on net income? Compare and contrast the three primary methods that are used to analyze capital investment proposals. Explain how focusing on the short term impacts the capital budgeting process. Due Friday.

Homework 5 (Online)
The online homework will cover chapter material for the week. The homework problems can be found in the Quizzes area of the course. Due Saturday.

Dropbox 3: Financial Analysis (Online)
Now is the time to do the detailed Financial Analysis of our two companies in preparation for submitting your recommendations in Week Seven. Make sure you calculate all of the appropriate ratios called for in the Project and be sure to provide at least five years of ratios. Use the Financial Statements for the most recent fiscal year filed with the SEC and for earlier periods look at Value Line (available in the Stafford Library) and at sites like Yahoo Finance. They can also generally be found on the company websites. Tell me what they mean to you. That will help you focus on the recommendation you are going to make in two weeks. This should be a 6-9 page paper with detailed discussion and analysis and critical thought. If you just provide a cut and paste of financials as your answer, it will receive a failing grade. You will need to show that you truly understand the various ratios and financials by examining and detailing and contrasting the information. It is best to take at least 6 ratios or more and compare the two firms as well as compare the two firms to the industry. Due Sunday.
Week 6 – The Cost of Capital

Readings (Before Class)
Read Chapter 11 and Appendix 11A

Participation 6 (In Class)
Participation activities vary and will be announced by your instructor. Come prepared having read the assigned chapters.

Quiz 6 (In Class)
The in class quiz will cover classroom discussion and/or chapter material for the week.

Discussion 6 (Online)
The cost of capital is usually the discount rate to use in analyzing an investment. How does a company determine the cost of capital? It has often been said that if a company can’t earn a rate of return greater than the cost of capital, it should not make the investment. Explain. What effect would inflation have on a company’s cost of capital? Due Friday.

Homework 6 (Online)
The online homework will cover chapter material for the week. The homework problems can be found in the Quizzes area of the course. Due Saturday.

Exam 3 (Online)
The online exam will cover chapter material covered in Weeks 5 and 6. The exam can be accessed in the Quizzes area of the course. Due Sunday.

Week 7 – Long-Term Financing Common and Preferred Stock, Dividend Policy

Readings (Before Class)
Read Chapters 17 & 18

Participation 7 (In Class)
Participation activities vary and will be announced by your instructor. Come to class prepared having read the assigned chapters.

Quiz 7 (In Class)
The in class quiz will cover classroom discussion and/or chapter material for the week.

Discussion 7 (Online)
Compare and contrast common stock and preferred stock. If common stockholders are the owners of the company, why do they have the last claim on assets and residual claim on income? Do you think this is fair? Why or why not? What is the most likely explanation for the use of preferred stock from a corporation viewpoint? Due Friday.

Homework 7 (Online)
The online homework will cover chapter material for the week. The homework problems can be found in the Quizzes area of the course. Due Saturday.

Dropbox 4: Project Summary and Recommendations (Online)
You have finished the project and now it is time to bring it all together. I expect one final long paper containing your recommendations, concerns, thoughts, and conclusions and the evidence to support those conclusions. The report should begin with an Executive Summary explicitly making a recommendation and enumerating your reasons. Which is the more promising business? Which is the better buy? The best company isn’t always the best value. Your paper should combine all of the
previous material that you deem relevant and address the issues mentioned above. Submit one final paper which should be 12-16 pages in length (this includes the one to two page Executive Summary). If you have sets of financial statements you want to include, they should appear as an appendix to the paper. Due Sunday.

Week 8- Investment Banking and Long-Term Debt Financing

Readings (Before Class)
Read Chapters 15 & 16

Participation 8 (In Class)
Participation activities vary and will be announced by your instructor. Come to class prepared having read the assigned chapters.

Quiz 8 (In Class)
The in class quiz will cover classroom discussion and/or chapter material for the week.

Discussion 8 (Online)
Discuss the advantages and disadvantages to being a public corporation. Why would a public corporation decide to go from public to private? Due Friday.

Homework 8 (Online)
The online homework will cover chapter material for the week. The homework problems can be found in the Quizzes area of the course. Due Saturday.

Exam 4 (Online)
The online exam will cover chapter material covered in Weeks 7 and 8. The exam can be found in the Quizzes area of the course. Due Saturday.

Course Policies

Student Conduct
All Columbia College students, whether enrolled in a land-based or online course, are responsible for behaving in a manner consistent with Columbia College's Student Conduct Code and Acceptable Use Policy. Students violating these policies will be referred to the office of Student Affairs and/or the office of Academic Affairs for possible disciplinary action. The Student Code of Conduct and the Computer Use Policy for students can be found in the Columbia College Student Handbook. The Handbook is available online; you can also obtain a copy by calling the Student Affairs office (Campus Life) at 573-875-7400. The teacher maintains the right to manage a positive learning environment, and all students must adhere to the conventions of online etiquette.

Plagiarism
Your grade will be based in large part on the originality of your ideas and your written presentation of these ideas. Presenting the words, ideas, or expression of another in any form as your own is plagiarism. Students who fail to properly give credit for information contained in their written work (papers, journals, exams, etc.) are violating the intellectual property rights of the original author. For proper citation of the original authors, you should reference the appropriate publication manual for your degree program or course (APA, MLA, etc.). Violations are taken seriously in higher education and may result in a failing grade on the assignment, a grade of "F" for the course, or dismissal from the College.
Collaboration conducted between students without prior permission from the instructor is considered plagiarism and will be treated as such. Spouses and roommates taking the same course should be particularly careful.

All required papers may be submitted for textual similarity review to Turnitin.com for the detection of plagiarism. All submitted papers may be included in the Turnitin.com reference database for the purpose of detecting plagiarism. This service is subject to the Terms and Conditions of Use posted on the Turnitin.com site.

A plagiarism tutorial is located in the content area of the D2L website. Additionally, work that was completed in a prior course and submitted in the current course will not be accepted.

Non-Discrimination

There will be no discrimination on the basis of sex, race, color, national origin, sexual orientation, religion, ideology, political affiliation, veteran status, age, physical handicap, or marital status.

Disability Services

Students with documented disabilities who may need academic services for this course are required to register with the Coordinator for Disability Services at (573) 875-7626. Until the student has been cleared through the disability services office, accommodations do not have to be granted. If you are a student who has a documented disability, it is important for you to read the entire syllabus before enrolling in the course. The structure or the content of the course may make an accommodation not feasible.

Attendance Policy

Attendance for a week will be counted as having submitted a course assignment for which points have been earned during that week of the session or if the proctoring information has been submitted or the plagiarism quiz taken if there is no other assignment due that week. A class week is defined as the period of time between Monday and Sunday (except for Week 8, when the week ends in accordance with the campus end date). The course and system deadlines are all based on the Central Time Zone.

Email

All students are provided a CougarMail account when they enroll in classes at Columbia College. You are responsible for monitoring email from that account for important messages from the College and from your instructor. You may forward your Cougar email account to another account; however, the College cannot be held responsible for breaches in security or service interruptions with other email providers.

Students should use email for private messages to the instructor and other students. The class discussions are for public messages so the class members can each see what others have to say about any given topic and respond.

Late Assignment Policy

A hybrid class requires regular participation and a commitment to your instructor and your classmates to regularly engage in the reading, discussion and writing assignments. Although most of the communication for this course is asynchronous, you must be able to commit to the schedule of work for the class for the next eight weeks. You must keep up with the schedule of reading and writing to successfully complete the class.

Course Evaluation

You will have an opportunity to evaluate the course near the end of the session. Course evaluations will open on Sunday of Week 5 and will remain open until Thursday of Week 7. A link will be sent to your
CougarMail that will allow you to access the evaluation. Be assured that the evaluations are anonymous and that your instructor will not be able to see them until after final grades are submitted.

Additional Resources

Orientation for New Students

This course is offered online, using course management software provided by D2L and Columbia College. The Student Manual provides details about taking an online course at Columbia College. You may also want to visit the course demonstration to view a sample course before this one opens.

Technical Support

If you have problems accessing the course or posting your assignments, contact your instructor, the Columbia College Helpdesk, or the D2L Helpdesk for assistance. Contact information is also available within the online course environment.

Online Tutoring

Smarthinking is a free online tutoring service available to all Columbia College students. Smarthinking provides real-time online tutoring and homework help for Math, English, and Writing. The Writing Center can be used for writing assistance in any course.

Smarthinking also provides access to live tutorials in writing and math, as well as a full range of study resources, including writing manuals, sample problems, and study skills manuals. You can access the service from wherever you have a Connection to the Internet. I encourage you to take advantage of this free service provided by the college.

Access Smarthinking through CougarTrack under Students->Academics->Academic Resources.

Grading Criteria

Discussion Grading Criteria

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Description</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Initial Post</td>
<td>Posting answers the question posed or provides substantive comments on the issue and reflects an understanding of the material.</td>
<td>3</td>
</tr>
<tr>
<td>Initial post submitted by <strong>11:59 pm on Friday</strong>.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Dropbox Assignment Rubrics

Rubric for Dropbox 1 is in Week 1 Content area.
Rubric for Dropbox 2 is in Week 3 Content area.
Rubric for Dropbox 3 is in Week 5 Content area.
Rubric for Dropbox 4 is in Week 7 Content area.

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Description</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Response Post</strong></td>
<td>Response is substantive and helps to advance the discussion by reflecting what is of value in another's post or by posing questions to engage classmates in further discussion.</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Response to <strong>at least one</strong> classmate is posted by <strong>11:59 pm on Friday.</strong> Response is posted on separate day from initial post. (Logging in and posting two posts on the same day will not demonstrate substantive engagement with your classmates.)</td>
<td></td>
</tr>
</tbody>
</table>