



**Course Syllabus
SEMESTER**

School of Business, Hospitality Management, and Public Safety

Course Name:	Principles of Finance
Course & Section Number:	BUS 201-XXX
Meeting Day(s) & Time(s):	
Credits:	3
Contact Hours: Text:	3 M Finance , Cornett, Adair, Nofsinger, 6 th ed, McGraw-Hill ISBN13: 9781266430435 EDITION: 6TH FORMAT: INCLUSIVE ACCESS... The text is included in the course COPYRIGHT: 1/19/2023
Instructor's Name:	
Office Hours & Location:	
OCC Phone:	
OCC Email:	

****Please use only Owens email for course communications.**

Catalog description

The basic principles of business finance are introduced with an emphasis on the analysis of financial decision-making, sources and uses of capital, and valuation concepts. Emphasis is placed on applied financial analysis through the use of ratios, capital budgeting, and the principles of working capital management.

Prerequisite/Corequisites

Co-requisite: NONE

Prerequisite: ACC 101

Course Materials

Textbook

M Finance, Cornett, Adair, Nofsinger, 6th ed, McGraw-Hill

ISBN13: 9781266430435

EDITION: 6TH

FORMAT: INCLUSIVE ACCESS... The text is included in the course

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Inclusive Access (I.A.) Materials

IA are included in the cost of the course to save students money through lower negotiated rates with publishers. Courses containing I.A. materials will have it noted on the online class schedule. If your course includes I.A. digital materials, you will receive an email with subject line, "Your inclusive Access Materials," and it will include any codes or digital links.

The email will come to your Owens Community College email from the Owens e-Campus Bookstore on the first day of class, if not before. Be sure to check your spam (junk email) if you do not find it in your inbox.

Course Objectives

1. Reinforce a general understanding of the various financial markets and how they operate.
2. To understand the tax environment, terminology and its effect on income.
3. To incorporate the importance of ethical decision making in the financial decisions.
4. An analysis of business cash flows, the calculation of cash flow and the items that affect cash flow.
5. An analysis and calculation of ratios of financial analysis including the liquidity ratios, asset management ratios, debt management ratios, profitability ratios, and market value ratios, as well as the an understanding of the DuPont system of analysis.
6. An understanding of the components of an interest rate.
7. A thorough understanding of the Time Value of Money and the calculation of present and future values.
8. An understanding of corporate bond terminology, characteristics, valuation and risk.
9. Understand the difference between common and preferred stock, the characteristics of each and their valuation.
10. An understanding of the relationship of risk and return.
11. To complete computations associated with major capital budgeting techniques and understand and estimate cash flows in the capital budgeting process.

12. Develop an understanding of capital structure, financial results, stock market prices, and risk as they relate to one another.
13. An understanding of credit, credit terms and collection policy as they relate to the overall working capital strategy of the firm.
14. To understand the importance of financial planning and projections.
15. An understanding of the terminology associated with bankruptcy, corporate restructuring, and mergers.
16. An understanding of the topics discussed within the scope of the course and they relate to actual corporations and events in the contemporary business world.

Course Outcomes

1. Calculate present and future values. Construct an amortization schedule. Calculate valuation of a bond.
2. Analyze the relationship of financial considerations in business decision making.

General Information

or information on FERPA, Cheating and Plagiarism, Assessment of Student Learning Outcomes and Student Code of Conduct, please refer to the appropriate section of the current Owens Community College Catalog online.

Student Responsibilities

It is the responsibility of the student to be prepared for class, complete the homework assignments and contribute to the course. This includes, but is not limited to, completing the assigned outside reading and assignments and making a positive contribution to the class. Assignments are due on time and as assigned. Points will be deducted for assignments submitted after the stated due date. Any questions or need for clarification should be directed to the instructor during the above office hours or prior to or after class as time permits. It is the responsibility of the student to be familiar with the policies of the college as stated in the Owens Community College Catalog and Student Handbook regarding cheating, plagiarism, and other relevant policies.

Academic Support

Disability Services Resource Center: If you have a disability or acquire one, you may be entitled to receive reasonable accommodations intended to assure you an equal opportunity to participate in and benefit from the program. To receive more information or to register for accommodations, please contact the Disability Resource Center at 567-661-7007, email disability@owens.edu, visit <https://www.owens.edu/disability/> or stop by College Hall 124.

Tutoring Services: Owens Community College offers academic tutoring and assistance in a variety of subjects including accounting, computing, economics, mathematics, science, and writing. For more information go to: <https://www.owens.edu/successcenters/>.

Counseling Services: Counseling Services provides assistance to students experiencing personal, educational, interpersonal/relationship, family, social, or psychological difficulties. If you feel you may benefit from this service, please contact them at counselingservices@owens.edu. More information is at <https://www.owens.edu/counseling/>.

Campus and Community Connections: The Center for Campus and Community Connections (College Hall 123) is a walk-in office created to provide retention support through resource stability initiatives and community connections. Go here for more information: <https://www.owens.edu/connection/> or contact connections@owens.edu

Owens Library: The Owens Library offers two locations (Toledo and Findlay) as well as online resources. For more information visit <https://www.owens.edu/library/>.

Students can find more information on campus resources, student support, student life, and security at this [link](#).

General Information

Student Code of Conduct: All students are expected to follow Owens Community College's [Student Code of Conduct](#), which includes academic honesty, encompassing plagiarism. See the [Board Policy](#) for more information.

Anti-Discrimination and Harassment & Title IX/Sexual Misconduct: All students, faculty, and staff are expected to follow Owens Community College's [Anti-Discrimination and Harassment Policy](#) and the College's [Title IX Policy](#)/Sexual Misconduct Procedures and Guidelines. The College strictly prohibits and will not tolerate harassment, discrimination, intimidation, or hostile/offensive working or learning environments.

Religious Accommodations: A student seeking an accommodation for an absence permitted under Ohio's Testing Your Faith Act must provide the instructor with a written email notice with the specific dates for an absence, and must do so not later than fourteen (14) days after the first day of instruction. Alternative accommodations are not retroactive, and no academic penalty will be imposed for an absence under the policy*. The request for an alternative accommodation will be kept confidential. Students with questions about a religious accommodation under Ohio's Testing Your Faith Act may contact the College's Office of Academic Affairs: provost@owens.edu. The policy may be found on the Owens website: [3358:11-2-63 Accommodation](#) for a Student Absence for the Observance of Religious Beliefs and Practices Policy

Document Collection: Throughout the semester, your instructors may ask for a variety of assignments including tests and/or quizzes for student learning of institutional general education competencies or program assessment. Please save all your class materials until the end of the semester.

Classroom Admittance: OCC classes shall only be attended by the officially registered OCC students or prospective students, instructor of record, guest lecturer, or substitute. Visitors are not permitted to be in the classroom and should not be invited to attend or participate in the class. See [FERPA](#) regulations for more information.

Use of AI Tools: This course requires you to complete various assignments that assess your understanding and application of the course content. You are expected to do your own work and cite any sources you use properly. You are not allowed to use any artificial intelligence (AI) tools, such as chatbots, text generators, paraphrasers, summarizers, or solvers, to complete any part of your assignments. Any attempt to use these tools will be considered academic misconduct and will be dealt with according to the Owens Community College academic integrity policy. Students are expected to complete all work independently and without the assistance of AI-generated content. If you have any questions about what constitutes acceptable use of AI tools, please consult with the instructor *before* submitting your work.

If you have any questions about what constitutes ethical and responsible use of AI tools, please consult with the instructor before submitting your work.

Student Responsibilities & Instructor Expectations

[Items such as instructional methods, attendance, email response, office hours, etc. go [here](#).]

Contact the Owens Help Desk **(567) 661-7120** if you are experiencing technical issues with your username and/or password or having navigational issues in Blackboard.

NOTE: DATE, is the **last day students can drop the course without receiving an official letter grade.** Please consult with your academic advisor prior to end of semester to review options.

How Grades are Determined and Major Assignments

Grading Criteria

Exams 3 @ 60 points each	180
Homework	180
Articles	80
Misc./ Discussions	40
Total	480

Grades will be calculated on the following scale.

90% and Above	A
80% to Less than 90%	B
70% to Less than 80%	C
60% to Less than 70%	D
Less Than 60%	F

Exams

There will be a total of three exams scheduled throughout the semester. The exams are essay and problems and will coincide with the chapters as they are divided in the text. Exams are open-book and will be located at the bottom of the Blackboard page under "Exams." under the "Exams" content button. The exams will be open throughout the course and will close after **DATE**. A further explanation will be available under the Exams content button.

Homework

A schedule of homework problems will be listed under the "Course Materials." Selected homework problems and due dates are listed. These problems will be representative of those that will appear on the exams and will be due on the date listed. Late homework assignment will be penalized. The solutions will be posted on the course site. It is essential, however, that the student work the problems and not simply copy the answers in order to adequately complete the problems contained in the exams. The submission tool is located under each chapter.

Articles

It will be required that each student locate and summarize four business finance-related articles and critique these articles in accordance with an assigned format. The format is located under "Course Materials" and the submission tool is located at the bottom of the Blackboard page labeled "Article Assignments."

*If you are unable to submit an assignment on time due to an illness or exigent circumstances, notify the instructor as soon as possible. Make-up work may be permitted at the discretion of the instructor and in accordance with Board policy 3358:11-2-64.

Misc./ Discussions

There will be discussion topics posted on the Discussion Board. An announcement will be made at the time of posting and discussions will be open for 6-7 days.

Classs Schedule

Week 1 – DATE – Intro to course; Chapter 1
Week 2 – DATE – Chapter 1
Week 3 – DATE - Chapter 2
Week 4 – DATE - Chapter 3
Week 5 – DATE - Chapter 4
Week 6 – DATE - Chapter 5
Week 7 – DATE - Chapter 6
Week 8 – DATE - Chapter 7
Week 9 – DATE – Chapter 8
Week 10 – DATE – Chapter 9
Week 11 – DATE – Chapter 10
Week 12 – DATE – Chapter 11
Week 13 – DATE – Chapter 12
Week 14 – DATE – Chapter 12, 14
Week 15 – DATE – Chapter 14
Week 16 – DATE – Finals Week; End of course; **Exams due by DATE**

- It is recommended that each student maintain copies of submitted work in case of a discrepancy.

Disclaimer: “The instructor reserves the right to amend this syllabus as deemed necessary and will communicate such amendment to the students in the course.”