BUS 290-001 – INTRODUCTION TO FINANCE
2020 Winter (January 06 – April 09)

Instructor: Dr. Helen Huang
Office: ED 540.6
Class time: MW 1-2:15pm
Classroom: ED 616
Office hours: MW 10 – 11am or by appointment
Phone: 585-6269
E-mail: helen.huang@uregina.ca
Prerequisites: STAT 151 and BUS 285

Course Objective:

The course objective is to introduce students to basic finance concepts including financial markets, accounting statements and cash flows, the time value of money and net present value, securities valuation, capital budgeting, and risk/return analysis.

Text:

The textbook for this course is


Assignments and other materials will be posted on URCourses [https://urcourses.uregina.ca/]. It is the students’ responsibility to check URCourses regularly for new postings and announcements.

Assessment:

- **Assignments**: 20%. There are two assignments, each worth 10%. The due dates are to be announced. These assignments are meant to prepare students for exams. You want to make sure you can do every question in the assignments.

- **Midterm and final exams**: 80%. There are two methods used to weight the midterm and final exams; I will choose for you at the end of the term whichever method gives you the higher grade. Method 1 is designed to reward students who
show consistent progress throughout the course, while Method 2 rewards those students who show improvement over the semester. There is no fixed “grading curve”. (I see no reason why anyone is denied of an A if she/he deserves it!)

Method 1:
Mid-term 1 (1 1/4 hrs) 20% Date: February 5, 2020
Mid-term 2 (1 1/4 hrs) 20% Date: March 11, 2020
Final Exam 40% Date: 9am-noon, April 15, 2020

Method 2:
Mid-term 1 (1 1/4 hrs) 10% Date: February 5, 2020
Mid-term 2 (1 1/4 hrs) 25% Date: March 11, 2020
Final Exam 45% Date: 9am-noon, April 15, 2020

The two mid-terms will take place during class time and they are not cumulative. The final exam will be comprehensive.

Student Responsibilities

1. Every effort should be made by you to ensure you write the two mid-terms during their scheduled times. The only exceptions are serious illness of the student or family crisis. In the case of illness, within 5 business days of the missed exam, you must provide me with a physician’s certificate clearly stating that the illness prevented you from being able to write the exam.

If you must miss a mid-term due to illness or family crisis, no make-up exam will be given. Instead, the 20% weight of the mid-term will be transferred to the final exam (i.e., 60%). However, this weight transfer will not happen automatically. I will only transfer the weight if you provide me with a written request to do so within 5 business days of the missed exam (i.e., if you do not write a mid-term, and do not provide me with a written request to transfer the weight of the missed mid-term to the final within 5 business days, you will automatically receive a grade of zero on the mid-term). This written request must explain the reason why you are unable to write the mid-term, and must state that you wish to transfer the weight of the mid-term to your final.

Weight transfer will not be granted for any factors that are within the control of the student – i.e. travel plans, work conflicts, timetabling conflicts with exams in other courses, etc. Please adjust your schedule accordingly.
I will submit your written request and/or medical attestation to the Records Management of the Faculty of Business Administration at the end of the semester.

2. Every effort should be made to ensure you are available to write the Final Exam during its scheduled time. If you are absolutely unable to write the Final during its scheduled time, you must see the general office in the faculty in which you are enrolled and formally request a deferred exam. *Deferred exams* will only be granted in cases of exceptional circumstances (i.e. serious illness of the student, compassionate family reasons, etc.).

Deferred exams will not be granted for any factors that are within the control of the student – i.e. travel plans, work conflicts, timetabling conflicts with exams in other courses, etc. Please adjust your schedule accordingly.

3. Regular class attendance is expected. If you must miss a class, it is your responsibility to get notes, assignments, etc., from a classmate.

4. The Faculty of Business Administration has included in the Undergraduate Calendar a statement in section 11.5.4 as follows:

   “Students enrolled in Business courses at the University of Regina are expected to adhere rigorously to principles of intellectual integrity. Plagiarism is a form of intellectual dishonesty in which another person’s work is presented as one’s own. Plagiarism or cheating on examinations/assignments is a serious offence that may result in a zero grade on an assignment, a failing grade in a course, or expulsion from the University. For more information on this matter, please consult 5.13.”

5. If there is any student in this course who, because of a *disability*, may have a need for accommodations, please come and discuss this with me, as well as contacting the Special Needs Services at 585-4631.

6. Communicating with me regarding any course-related matters (questions concerning the material, coverage of exams, etc) must be done either:
   - in person (i.e. during my scheduled office hours, or by making an appointment),
   - by telephone, or
   - by e-mail. When you contact me by email, please do so in URCourses.

Please note that when you ask me questions in emails, only short questions (i.e. questions do not require extensive typing or mathematical formulas) will be answered. *Emails within 24 hours before an exam will not be answered.*

7. If you want to talk to me outside of class-time, please plan-ahead. Either make use of my scheduled office hours, or make an appointment to see me. Last-minute (ex. just before an exam) requests by students to talk to me cannot always be
met, so planning-ahead is important.

Course Content:

Chapter 1 Introduction to Corporate Finance  
Chapter 2 Accounting Statements and Cash Flows  
Chapter 5 The Time Value of Money  
Chapter 6 How to Value Bonds and Stocks  
Chapter 10 Risk and Return: Lessons from Market History  
Chapter 11 Risk and Return: The CAPM  
Chapter 7 Net Present Value and Other Investment Rules  
Chapter 8 Net Present Value and Capital Budgeting

The course outline provided is a SUGGESTED outline ONLY. I reserve the right to alter (add, delete, modify) the course material and/or the order and extent of presentation and depth of coverage.