

# GRAYS HARBOR COLLEGE

## Course Syllabus

### BA 150 - Fundamentals of Finance

5 Credits

S. T. Blankenship, M.A.

Winter 2012

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| <b>Office:</b>               | 2209   |
| <b>School Phone:</b>         | 360.538.4170   |
| <b>E-Mail:</b>               | sblanken@ghc.edu   |
| <b>Day(s):</b>               | Monday thru Friday   |
| <b>Class Room:</b>           | 2101   |
| <b>Class Time:</b>           | 1:00 p.m. - 1:50 p.m.  |
| <b>Required Text:</b>        | <u>Practical Financial Management</u> . Sixth Edition. Lasher, William R. Thomson Publishing. 2010. ISBN 978.0.538.47242.5 |
| <b>Prerequisite(s):</b>      | BA 104; ACCT 113 or ACCT 150 or instructor permission  |
| <b>Optional Resource(s):</b> | Wall Street Journal, Barron's, Fortune, and Thomson Publishing website   |

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#### **COURSE DESCRIPTION:**

This course presents the basics of fundamentals of financial analysis, forecasting, operating and financial leverage, working capital, current asset management, short-term and long-term financing, and investment options. Orientation will be towards small business and personal finance.

#### **LEARNING OUTCOMES:**

1. Determine the effect of taxes on financial decisions.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*
2. Describe common financial markets and financial institutions.  
*(Disciplinary Learning and Literacy)*
3. Develop discounted cash flow models for using financial decisions.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*
4. Describe and analyze bond and stock evaluations.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*
5. Integrate the concept of risk into valuation models and rates of return.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*

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**LEARNING OUTCOMES:**

6. Forecast future financial requirements.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*
7. Forecast results of operations.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*
8. Estimate cash flow requirements.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*
9. Evaluate the use of long-term debt, stockholders equity and hybrid financial instruments.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*
10. Describe financial leverage.  
*(Disciplinary Learning and Literacy)*
11. Describe working capital terminology.  
*(Disciplinary Learning and Literacy)*
12. Identify and analyze short-term investment options, including marketable securities.  
*(Disciplinary Learning, Literacy, and Critical Thinking)*
13. Describe the factors affecting inventory and receivables management.  
*(Disciplinary Learning and Literacy)*
14. Describe the affect of current liability financing options on profitability and risk.  
*(Disciplinary Learning and Literacy)*

**INSTRUCTOR - COURSE INSTRUCTION FORMAT:**

- Text with accompanying CD-ROM diskette (Resource)
- Instructor supplementary hand-out(s)
- Lecture with problem demonstration(s)
- Class discussions of course concept(s)

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**STUDENT - COURSE PREPARATION FORMAT:**

- All assigned readings are to be completed prior to a daily class meeting.
- Content material provided in the lecture is offered to clarify and to supplement text readings.
- Assigned readings are the responsibility of the student and may not be addressed in class, but may be addressed within chapter(s) examination(s).
- Chapter(s) question(s) and problem(s) are integral element(s) of this course and will be discussed in class or in assigned class group(s).
- Outside class study group(s) is recommended to address discussion question(s) and problem(s) not addressed during in-class setting(s).
- All assigned chapter(s) problem(s) should be prepared in a professional format. Submit assignment(s) at the START of the class meeting at the end of the chapter presentation(s) and discussion(s).
- Please make yourself a photocopy of your work assignment(s), so that you will be able to make appropriate note(s) during the review for further study.

**EVALUATION OF COURSE ACTIVITY(IES):**

| <b><u>Course Activity(ies):</u></b> | <b><u>Percentage of Final Grade:</u></b> |
|-------------------------------------|--|
| Attendance(s)                       | 10%                                      |
| Assigned Chapter(s) Problem(s)      | 20%                                      |
| Assigned Project(s)                 | 10%                                      |
| Chapter(s) Examination(s)           | 60%                                      |
| <hr/>                               |  |
| <b>Total</b>                        | <b>100%</b>                              |
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**COURSE POLICIES:**

- A. Absolutely no cell phones usage during class. If your cell phone rings, it will cost you one (1) Chapter Examination score.
- B. Chapter(s) examination(s) must be taken per course schedule.
- C. Workbook problem(s) as assigned must be turned in on scheduled date. No late assignments are accepted.
- D. Attendance is an integral element of your final grade evaluation. Roll will be taken at each class meeting session. Three (3) pre-arranged excused absence(s) during the quarter will not affect your final grade; however, more than three (3) pre-arranged and/or not pre-arranged absence(s) will not be excused. Recorded absence(s) beyond three (3) will have a one level grade affect. For example, a final grade could drop from a letter grade of B+ to a letter grade of C+.
- E. Your success in BA150 is directly related to your commitment to the course. Plan on spending approximately one (1) hour for homework for each hour spent in class. You will have a much better understanding of the application(s) if you attend class and complete all the assigned sessions.
- F. Disciplinary action may be taken for all forms of student academic dishonesty, including cheating, falsification, plagiarism, or facilitating, aiding and abetting academic dishonesty. Cases of inappropriate behavior will be reported to the Vice President for Instruction.
- G. The college classroom must be a working and learning environment in which adults treat each other with respect. Students who demonstrate a disregard for working, learning, and adult behavior or respect for others' ideas will be asked to leave the classroom.
- H. Students who have documented disabilities that require accommodations in compliance with the Americans with Disabilities Act should contact the Disability Support Services coordinator as well as the instructor of the course in order to ensure that together we create an optimal environment for educational achievement. Special circumstances may be considered.

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**OBSERVED DATE(S) OF INTEREST:**

- Monday, January 16, 2012  
Martin Luther King Day - Holiday!
- Friday, February 17, 2012  
Faculty Preparation Day - No Scheduled Class!
- Monday, February 20, 2012  
Presidents' Day - Holiday!
- Tuesday, February 28, 2012  
Advising Day - No Scheduled Class!
- Monday, March 19, 2012  
Last Official Day of Class Instruction
- Wednesday, March 21, 2012  
Final Comprehensive Examination  
1:00 p.m. - 3:00 p.m.

**PROFESSIONAL DISPLAY OF ASSIGNED PROBLEM(S) REQUIREMENT(S):**

- Student name, Chapter No., and Problem No., needs to be located in the **upper right hand corner** of your submitted worksheet(s):  
  
    **e.g.   Chuck E. Cheese**  
          **Chapter No: 01**  
          **Problem No: 05**
- Please submit each assigned problem on separate paper(s). In that if your assigned problem needs additional page(s) to support your answer, please identify those page(s) and attach as one (1) packet. Please do not have more than one (1) problem with another on the same page.
- Please sequence your answer(s) within the assigned problem. In that, if there are four (4) segment(s) in the answer, please illustrate segment (A) first, (B) second, and so forth.
- Please write or print your answer(s) with clear representation(s). For example, a number seven (7) must be viewed and recognized as a seven (7), not as a number one (1). Additionally, scratch outs observed on submitted assignment(s) will not be evaluated for grade.

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- Please demonstrate all working calculation(s). Point(s) will be awarded to the set-up solving process. For example, if you provide a simple answer and it is unfortunately incorrect; the instructor will not provide any point(s). However, if your problem set-up is appropriate and somehow your answer is incorrect; the instructor will provide substantial point(s)
- Please do not assume the instructor and/or reader knows what you are talking about during the illustration of submitted problem(s) answer(s). Be CLEAR, CONCISE, and COMPLETE in your answer.