

**THE UNIVERSITY OF NORTH CAROLINA AT GREENSBORO  
BRYAN SCHOOL OF BUSINESS AND ECONOMICS**

FIN 410-01: Business Finance II  
Course Syllabus  
Fall Semester 2020

Instructor: Daniel T. Winkler  
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Class Time: 11:00 am – 12:15 am on Tuesdays and Thursdays (virtual meetings via Zoom)  
Office Hours: By email and video conference from 8:30 am – 9:15 am on Tuesdays and Thursdays, by appointment only, and at least 30 minutes notice prior to the video conference

Note that **email** is the best method to get in contact with the instructor for **private conversations**. Please use the **Discussion Board** for help with business finance concepts, assigned problems, and other course-related questions that are not private. All meetings will be conducted virtually instead of in-person.

**Prerequisites:** Grade of C or better in ACC 218 or ACC 201; ECO 250; and a grade of C or better in FIN 315.

**FIN 410 is a required course in the undergraduate finance degree program. A “C” or better is required to be used towards major.**

**Purpose of Course (Bulletin Description):**

“Theory and practical application of capital budgeting, cost of capital and capital structure analysis, working capital management, and financial analysis and planning.”

**Course Learning Objectives**

FIN 410 is a foundation course for students pursuing a degree in finance. The purpose of this course is to build on the concepts covered in Business Finance I and strengthen the student’s understanding of the theory and practical application of capital budgeting, cost of capital, working capital management and financial analysis and planning. Upon successful completion of this course, the student should be well suited to:

1. Demonstrate an advanced understanding of time value of money.
2. Demonstrate an understanding of financial accounting as it applies to the creation of financial statements.
3. Discuss both the importance and process of working capital management.
4. Create forward-looking financial statements and use them to both analyze the impact of changes in operations and estimate future external financing needs.
5. Create cash budgets and use them to predict periodic short-falls in cash.

6. Make capital budgeting decisions based on calculations of the cost of capital and estimates of the initial investment and all future cash flows generated by the project.
7. Make a contribution toward the Bryan School's commitment to information technology through the use of Excel-based assignments.

### **Student Learning Goals – Finance Program**

Each program within the Bryan school has separate learning goals as listed with the degree program. The Finance program has the following learning goals:

1. Finance students will be able to create forward-looking financial statements
2. Finance students will be able to demonstrate the ability to utilize various financial measures to analyze the overall financial health and operating efficiency of the firm.
3. Finance students will be able to thoroughly understand the mathematic process and application of capital budgeting
4. Finance students will thoroughly understand the concepts of the time value of money (TVM), the characteristics of traditional financial securities, and the valuation of these securities.

Impact of this Course on the Program Student Learning Goals

Upon successful completion of Business Finance II (FIN 410), students will meet various components of all four Student Learning Goals. Specifically, FIN 410 has emphasis on Student Learning Goals #1 and #3 as well as the time value of money concepts included in Student Learning Goal #4. FIN 410 supports Student Learning Goal #2 through the inclusion of an advanced financial analysis review.

### **Required Materials**

Required Textbook: Douglas R. Emery, John D. Finnerty, and John D. Stowe. *Corporate Financial Management, 5th Edition*. Morristown NJ: Wohl Publishing, 2018. (9781935938545).

To purchase an e-textbook version, please check with the campus bookstore or go to the following url: <https://www.vitalsource.com/products/corporate-financial-management-emery-finnerty-and-stowe-v9781935938552>

**Purchasing an older edition of the textbook is not recommended because key information and assigned problems in an older edition textbook may not match the current textbook edition. Finally, the lecture videos are useful for learning but they are not a substitute for reading the textbook.**

### **Portable (Laptop) Computer with Microsoft Office**

Technology Requirement: Portable (Laptop) Computer with Microsoft Office and a High-Speed Internet Connection

*You will need a portable (laptop) computer meeting UNCG specifications with a copy of the current Microsoft Excel software program. Excel will be needed to work homework problems, quizzes, and exams. In addition to Excel, a financial calculator may be helpful to check your answers; however, the course will only be taught using Excel. You will also need a high-speed internet connection capable of you taking a web-based exam on Canvas using Respondus Lockdown Browser with Monitor.*

## Grading

Component	Weight
Practice Exams & Financial Analysis Quiz (3.5% each)	14%
Homework Problem Quizzes (2% each)	6%
Excel Financial Analysis Quiz	20%
Midterm Exams (2 @ 20% each)	40%
Final Exam	20%
Total	100%

The grading scale is as follows for **undergraduate** students:

A	92% and above
A-	90 – 91.99%
B+	88 – 89.99%
B	82 -87.99%
B-	80 – 81.99%
C+	78 – 79.99%
C	72 – 77.99%
C-	70 – 71.99%
D+	68 – 69.99%
D	62 - 67.99%
D-	60 – 61.99%
F	< 60%

The grading scale is as follows for **graduate** students:

For a **graduate** student taking FIN 315, the following grading scale applies:

A	92% and above
A-	90 – 91.99%
B+	88 – 89.99%
B	82 -87.99%
B-	80 – 81.99%

C+	78 – 79.99%
C	70 – 77.99%
F	69.99 % - 0%

### **Class Organization, Procedures and Expectations**

Individual study and preparation outside of class are extremely important to your success. This is a virtual class where much of your learning will be done through the use of videoconferencing and video lectures, and exams will be given through Canvas. Therefore, you must have dependable high-speed internet access. It is your responsibility to have your technology working in a reliable manner. If you do not have dependable high-speed internet and a reliable computer that corresponds to UNCG computer specifications, you should not take this class. Success in this class requires that you: (a) read the assigned chapters in the textbook and any other assigned material (b) view the assigned lecture videos; (c) work the assigned homework problems. The tentative schedule shown on the last page of this syllabus shows the dates for completing the assignments and the dates for the quizzes and exams.

Video lectures have been prepared on each section of the assigned chapters. The videos were prepared using the textbook's PowerPoint slides. The time in the virtual class will be devoted to answering questions about the video lectures, reviewing key concepts and computations, and working assigned homework and in-class practice problems. Students are encouraged to get to know other students in the virtual class and form study groups. *If a specific concept or problem is unclear, let me know when we meet in the virtual classroom, or post your question on the Discussion Board.* However, the instructor will not provide students missing virtual classes with lecture notes or provide a written (or oral) summary of everything missed in class. However, the classes will likely be recorded for your convenience.

Finance 410 is a difficult and time-consuming class for most students. To do well, students are strongly encouraged keep current with the material and assignments. It is a subject that most students must study regularly instead of waiting until the last minute to “cram”. Usually, students who do not keep up with the class have the most difficulty with FIN 410. Therefore, I have the following expectations of you:

- Read the assigned book material and view the video lectures before each virtual class as required
- Work all assigned problems before the virtual class
- Have the textbook, a portable computer, a pencil or pen, and a calculator available for each virtual class.
- Devote at least six to nine hours a week outside of the virtual class for studying
- See me as soon as you encounter difficulties
- Have a positive attitude about learning and be respectful of others
- Be on time for the virtual classes and have good attendance

In return, I pledge to:

- Be on time and prepared for virtual class

- Be organized in my lectures as well as in the general conduct management of the virtual class
- Provide you with information in advance so you can schedule your work
- Clearly explain concepts and problems
- Treat you fairly with respect to exams, grading, etc.
- Be respectful of you and to have a good attitude
- Provide timely feedback on assignments and exams

Professionalism is required in all correspondence. Disruptive behavior will not be tolerated. For further information, please see <https://osrr.uncg.edu/faculty/disruptive-behavior/>. Also, students are expected to maintain academic integrity core values in this class with regard to all assignments, quizzes, and exams. For further information regarding the Academic Integrity Policy at UNCG, please see <https://osrr.uncg.edu/academic-integrity/>. Failure to abide by this policy will result in disciplinary action. All academic integrity violations will be reported to the Office of Student Rights and Responsibilities.

## Course Grading and Evaluation

The final grade received in this class depends upon the student's grades on a final exam, two midterm exams, an in-class Excel financial analysis quiz, three practice exams and a practice financial analysis quiz, and three homework problem quizzes.

### Exams

The exam/quiz schedule is as follows:

<b>Excel Financial Analysis Quiz</b>	<b>September 3, 2020</b>
<b>Exam 1</b>	<b>September 22, 2020</b>
<b>Exam 2</b>	<b>October 27, 2020</b>
<b>Final Exam</b>	<b>December 1, 2020 (12:00 pm – 3:00 pm)</b>

All exams are as scheduled and given virtually at our regular class time. The format is at the discretion of the instructor; details about the format of exams will be provided. A portable computer will be needed for the exam, including Excel and the ability to connect to Canvas. All exams will begin at the beginning of class. Students will not be given additional time if showing up late to the virtual class. The instructor reserves the right to deny a student to sit for any test or exam if the student is late for the start of the exam.

All exams require the use of an Excel-type worksheet. Students are only permitted to use a blank worksheet during the exam. Sharing of information (including worksheets or other electronic, written or written information) during or after a quiz or exam is strictly forbidden. Further instructions for quizzes and exams will be provided. **ALL EXAMS, THE ETHICS QUIZ, AND PRACTICE EXAMS WILL BE PROCTORED USING RESPONDUS LOCKDOWN BROWSER WITH MONITOR (RLBM).** Please go to <https://uncg.service->

[now.com/kb?id=kb\\_article\\_view&sysparm\\_article=KB0011331&sys\\_kb\\_id=bcd6e5e91b474010470a4267cc4bcb1e](http://now.com/kb?id=kb_article_view&sysparm_article=KB0011331&sys_kb_id=bcd6e5e91b474010470a4267cc4bcb1e) to download the software and install it.

Although most of the question on the mid-session exams will come directly from chapters assigned since the last exam, some questions may be taken from earlier chapters as they relate to the current chapter material; in that sense, all exams are cumulative. Although most of the questions on the exams will come directly from chapters assigned since the last exam, some questions may be taken from earlier chapters as they relate to the current chapter material; in that sense, all exams are cumulative.

**The final exam for this class is Tuesday, December 1, 2020, beginning at 12:00 pm and ending at 3:00 pm.** Students MUST plan now for this exam. The University requires that all students adhere to the University exam schedule. There is no exception to this policy. Students with more than two examinations within 24 hours may apply to the University Registrar's Office for permission to change their exam schedule.

All students must sit for the exams as scheduled in this syllabus. None of the exams are optional. Also, there are no makeup exams. Failure to sit for an exam as scheduled without the approval of the instructor will result in a grade of zero on that exam. In the unlikely event that there is an urgent need to miss an exam, the student should seek prior permission. It is the sole discretion of the instructor to grant approval to miss an exam. The instructor reserves the right to require detailed documentation about such a requested absence prior to deciding if the missed exam is approved or unapproved **If approved, the weight attributable to a missed exam or the Financial Analysis Quiz will be allocated to the final exam, and the exam will be cumulative (covering all chapters in the syllabus).** If approval is denied and the student fails to appear for the exam, a grade of zero will be recorded. The weight of no more than one exam will be placed on the cumulative final. Students missing more than one exam will have the option of withdrawing from the course or receiving a grade of incomplete, assuming the reason for missing the exam is approved by the instructor and all other approval bodies. If a grade of Incomplete is granted, all grades received during the semester will carry forward.

### Excel Financial Analysis Quiz

An Excel financial ratio analysis quiz is required. This ratio analysis corresponds closely with the concepts covered in Chapters 3 of the textbook, the assigned supplemental financial analysis problems, and materials covered in the virtual class. There are no make-up arrangements for this in-class exercise. In the unlikely event that there is an urgent need to miss the quiz, the student should seek prior permission. Please provide the instructor with detailed documentation about the reason for missing the quiz as soon as possible. It is the sole discretion of the instructor whether to approve missing an exam. **If approved, the weight attributable to a missed quiz will be allocated to the final exam, and the exam will be cumulative (covering all chapters in the syllabus).** If approval is denied a grade of zero will be recorded. The weight of no more than one exam or the Financial Analysis Quiz will be placed on the cumulative final exam. Students missing more than one exam or the Financial Analysis Quiz will have the option of

withdrawing from the course or receiving a grade of incomplete, assuming the reason for missing an exam is approved by the instructor.

### Homework and Practice Exams

It is the expectation that students complete the homework problems assigned for each chapter before each virtual class. The assigned problems from the textbook are listed at the end of the syllabus. **The homework solutions are posted on Canvas in the Modules directory.** Many of these assigned problems will be worked in class, and the instructor may supplement these with in-class practice problems.

In addition, you will be given three practice exams, one before each actual exam. A one-week window will open before each exam for you to take the practice exam, and the window will end before each actual exam. Because each practice exam is weighted 3.5% of your grade, so failure to take the practice exams will negatively impact your grade in the class. While the practice exams should be useful in gauging your knowledge, every exam is different, doing well on the practice exams does not guarantee equal performance on the actual exams. However, the practice exams should help identify exam preparedness deficiencies.

### Homework and Practice Exams

It is the expectation that students complete the homework problems assigned for each chapter by the scheduled date. The assigned problems from the textbook are listed in this syllabus. **The solutions to all of the end-of-chapter problems and the supplemental problems in Chapter 3 are posted on Canvas in the Modules directory.**

Instead of meeting in the classroom to answer question, a discussion board will be set up in Canvas with separate discussions for each chapter. Please post your questions on the discussion board instead of sending them to me by email. If you have a specific problem where you need help, please indicate the question and chapter. (e.g. Problem C1 in Chapter 3), and if possible, what you do not understand.

To help you gauge your ability to work the assigned homework problems, you have three homework problem quizzes to complete. Each of the quizzes is 2% of your total grade for a total of 6%. The solutions to the homework quizzes are located in the module titled “Solutions to Homework Quizzes. You are allowed multiple attempts to take the home quizzes. The quiz will be open starting when the chapters are assigned, and the quiz will close once the midterm exam covering the quiz material has been given.

There are also three practice quizzes designed to help you prepare for each exam. These will be taken outside of class up to one week before the actual exam. Students can take the practice exam up to three times, and the last practice exam score will be used in the grade computation. The goal of taking the practice exam is to measure the preparation of the student to take the actual exam, therefore, it is advised (but not required) that the student taking the exam the first time does so individually and within the time restrictions of the actual exam. The second and third times are available to address knowledge deficiencies and improve the student’s grade

## **Class Policies**

### Attendance Policy

Students are expected to attend the virtual classes on time and stay for the entire period. If there is an emergency and you will need to leave early, please send me an email before class.

### Communication and Use of Canvas for this Course

Canvas is utilized for this course. Students are responsible for any announcements posted in Canvas for this course. Please check posted grades promptly.

### Electronic Devices in the Virtual Classroom and Downloading of Course Materials

Students are not allowed to record the lectures given in this class. Also, students may not download and share any materials placed in this Canvas course with others as the rights are owned by various parties including the professor, the university, and commercial publishers. This download and sharing restriction include lectures, exams, textbook supplements and all other materials. Violators may be prosecuted.

### Adverse Weather

In the event of an adverse weather event (e.g., ice, snow, hurricane), this class will strictly follow the University schedule. The University posts on the web site the status of classes (additionally, the area TV stations make an announcement) when a weather event occurs, please refer to this source before class time. The chancellor decides whether to close the university; it is not the prerogative of the professor to cancel a virtual class for weather-related reasons.

### Student Disabilities

All students with a disability requesting special accommodations must go through the Office of Accessibility Resources & Services (OARS). If requesting special accommodations, please send the documents from OARS directly to the instructor in the first week of class. The web link to this office is <http://ods.dept.uncg.edu/services/>. You must let the instructor know at least two weeks before each exam of your special accommodations authorized by OARS. If not, you will need to take the exam at the regularly-scheduled times without any special accommodations.

### Other Policies

There are no additional extra credit opportunities in this course. Also, once final grades are posted it is contrary to University policy to permit the offering any extra credit to a student.

The material in this course is difficult to understand for some students. However, it is vital for future courses and professional success that students have a firm grasp of the material. If problems

develop please see the instructor as soon as possible. Because this course builds on cumulative knowledge, problems in understanding the materials compound as the semester progresses.

### **Approved by the Faculty Senate on July 1, 2020**

As UNCG returns to face-to-face course offerings in fall 2020, the campus community must recognize and address concerns about physical and emotional safety. As such, all students, faculty, and staff are required to uphold UNCG's culture of care by actively engaging in behaviors that limit the spread of COVID-19. Such actions include, but are not limited to, the following:

- [Wearing a face covering that covers both nose and mouth](#)
- Observing [social distance](#) in the classroom
- Engaging in proper hand washing hygiene when possible
- [Self-monitoring for symptoms of COVID-19](#)
- Staying home if you are ill
- Complying with directions from health care providers or public health officials to quarantine or isolate if ill or exposed to someone who is ill.

Instructors will have seating charts for their classes. These are important for maintaining appropriate social distance during class and facilitating contact tracing should there be a confirmed case of COVID-19. Students must sit in their assigned seat at every class meeting and must not move furniture. Students should not eat or drink during class time. A limited number of disposable masks will be available in classrooms for students who have forgotten theirs. Face coverings will also be available for purchase in the UNCG Campus Bookstore. Students who do not follow masking and social distancing requirements will be asked to put on a face covering or leave the classroom to retrieve one and only return when they follow these basic requirements to uphold standards of safety and care for the UNCG community. Once students have a face covering, they are permitted to re-enter a class already in progress. Repeated issues may result in conduct action. The course policies regarding attendance and academics remain in effect for partial or full absence from class due to lack of adherence with face covering and social distancing requirements.

For instances where the Office of Accessibility Resources and Services (OARS) has granted accommodations regarding wearing face coverings, students should contact their instructors to develop appropriate alternatives to class participation and/or activities as needed. Instructors or the student may also contact [OARS](#) (336.334.5440) who, in consultation with Student Health Services, will review requests for accommodations.

### **Approved by the Faculty Senate Executive Committee on July 30, 2020**

Health and well-being impact learning and academic success. Throughout your time in the university, you may experience a range of concerns that can cause barriers to your academic success. These might include illnesses, strained relationships, anxiety, high levels of stress, alcohol or drug problems, feeling down, or loss of motivation. Student Health Services and The Counseling Center can help with these or other issues you may experience. You can learn about

the free, confidential mental health services available on campus by calling 336-334-5874, visiting the website at <https://shs.uncg.edu/> or visiting the Anna M. Gove Student Health Center at 107 Gray Drive. For undergraduate or graduate students in recovery from alcohol and other drug addiction, The Spartan Recovery Program (SRP) offers recovery support services. You can learn more about recovery and recovery support services by visiting <https://shs.uncg.edu/srp> or reaching out to [recovery@uncg.edu](mailto:recovery@uncg.edu)

### **COVID-19 Spartan Shield Video**

UNCG Chancellor Frank Gilliam has challenged us to create a Culture of Care at UNCG where we all wear face coverings and social distance, less to protect ourselves but rather more to protect everyone around us. It shows that you care about the well being of everyone around you. We have created this video featuring your student body presidents to better explain how and why this is so important. Please watch this video before the first day of classes.

<https://youtu.be/Mb58551qxEk>

## IMPORTANT DATES

<b>Excel Financial Analysis Quiz</b>	<b>September 3, 2020</b>
<b>Exam 1</b>	<b>September 22, 2020</b>
<b>Exam 2</b>	<b>October 27, 2020</b>
<b>Final Exam</b>	<b>December 1, 2020 (12:00 pm – 3:00 pm)</b>

## TENTATIVE SCHEDULE\*

<b>Date</b>	<b>Topic</b>	<b>Assignment</b>
August 18	Introduction	Read the Syllabus
August 18	Chapter 3 - Accounting, Cash Flows, and Taxes	Read Chapter 3 and Chapter 3 Appendix in EFS Textbook (pp. 61-73); <i>Chapter 3 Lesson Plan (GSS, Inc.) Statement of Cash Flows</i>
August 20	Chapter 3 - Accounting, Cash Flows, and Taxes	Watch Chapter 3 Videos (These are Financial Statements Videos from Zutter/Smart Textbook (in Canvas Modules); <i>Chapter 3 Lesson Plan (GSS, Inc.) Free Cash Flow (FCF)</i>
August 25	Chapter 3 - Accounting, Cash Flows, and Taxes	Work Textbook Problems: A1, A2, A3, A4, A5, A6, B1, B2, B3, C1; D'Leon Inc. Statement of Cash Flow Exercise
August 27	Chapter 3 - Accounting, Cash Flows, and Taxes	Supplemental Problems 3-14, 3-15, Ferri Furniture Company Financial Analysis (in Canvas Modules); <i>Chapter 3 Lesson Plan (DuPont System)</i>
September 1	Chapter 3 - Accounting, Cash Flows, and Taxes	Work Supplemental Problems: 3-1, 3-2, 3-3, 3-4, 3-6, 3-7, 3-8, 3-9, 3-10 (in Canvas Modules);
<b>September 3</b>	<b>Excel Financial Analysis Quiz</b>	<b>This is a <u>proctored</u> Canvas-based quiz/exam using Respondus Lockdown Browser with Monitor</b>
September 8	Chapter 4 - Time Value of Money	Read Chapter 4, and Watch Chapter 4 Videos (in Canvas Modules); <i>Chapter 4 Lesson Plan</i>
September 10	Chapter 4 - Time Value of Money	Work Chapter 4 Problems: A3, A4, A9, A11, A13, A22, A24, A26, B3, B6, B9, B10,
September 15	Chapter 4 - Time Value of Money	Work Chapter 4 Problems: B14, B21, B22, B27, B29, B31, B32, B38
September 17	Chapter 4 - Time Value of Money	Work Chapter 4 Problems: B50, B51, C2, C4, C8, C9, C12
<b>September 22</b>	<b>Practice Exam 1</b>	<b>This is a Canvas-based exam using Respondus Lockdown Browser with Monitor. Exam opens one week earlier and closes on this date at 8 am.</b>
<b>September 22</b>	<b>Exam 1</b>	<b>This is a <u>proctored</u> Canvas-based quiz/exam using Respondus Lockdown Browser with Monitor</b>
September 24	Chapter 22 - Liquidity Management	Read Chapter 22 and Watch Chapter 22 Videos (in Canvas Modules); <i>Chapter 22 Lesson Plan</i>
September 29	Chapter 22 - Liquidity Management	Work Chapter 22 Problems: A3, A5, A6, A7, A9, A11, A16, B1, B3, B6, B7, B11, B13

October 1	Chapter 23 - Accounts Receivable and Inventory Management	Read Chapter 23 and Watch Chapter 23 Videos (in Canvas Modules); <i>Chapter 23 Lesson Plan</i>
October 6	Chapter 23 - Accounts Receivable and Inventory Management	Work Chapter 23 Problems: A1, A3, A5, A8, A9, B1, B2, B5, B6, B8, B9, B12, B14, B15
October 8	Chapter 24 - Financial Planning	Read Chapter 24 and Watch Chapter 24 Videos (in Canvas Modules); <i>Chapter 24 Lesson Plan</i>
October 13	Chapter 24 - Financial Planning	Work Chapter 24 Problems: A1, A3, A6, A7, B1, B4, B5, B7
October 15	Chapter 24 - Financial Planning	Work Chapter 24 Problems: B8, B9, B10, C1, C2
October 20	Chapter 8 - Cost of Capital	Read Chapter 8 and Watch Chapter 8 Videos (in Canvas Modules); <i>Chapter 8 Lesson Plan</i>
October 22	Chapter 8 - Cost of Capital	Work Chapter 8 Problems: A1, A2, A6, A8, A9, B3, B4, B6, B7 (assume annual coupon payments), B10, B13
<b>October 27</b>	<b>Practice Exam 2</b>	<b>This is a Canvas-based exam using Respondus Lockdown Browser with Monitor. Exam opens one week earlier and closes on this date at 8 am.</b>
<b>October 27</b>	<b>Exam 2</b>	<b>This is a <u>proctored</u> Canvas-based quiz/exam using Respondus Lockdown Browser with Monitor</b>
October 29	Chapter 8 - Business Investment Rules	Read Chapter 9 and Watch Chapter 9 Videos (in Canvas Modules); <i>Chapter 9 Lesson Plan</i>
November 3	Chapter 8 - Business Investment Rules	Work Chapter 9 Problems: A1, A2, A4, A6, A7, A8, B6, B8, B9, B10, B14, B17, B18
November 5	Chapter 10 -Capital Budgeting Cash Flows	Read Chapter 10 and Watch Chapter 10 Videos (in Canvas Modules); <i>Chapter 10 Lesson Plan</i>
November 10	Chapter 10 -Capital Budgeting Cash Flows	Work the Perma-Filter Problem Yourself Using Excel (PPT Slides 10-25 and 10-26). Prepare Worksheets Using the By-Item and By-Year Methods
November 12	Chapter 10 -Capital Budgeting Cash Flows	Work Chapter 10 Problems: A6, A8, A11, B5, B7, B9
November 17	Chapter 10 -Capital Budgeting Cash Flows	Work Chapter 10 Problems: B10, B11, B13, B17, B20, B21
November 19	Chapter 17 - Capital Structure	Read Chapter 17 and Watch Chapter 17 Videos (in Canvas Modules); <i>Chapter 17 Lesson Plan</i>
November 24	Chapter 17 - Capital Structure	Work Chapter 17 Problems: A1, A2, A3, B1, B2, B3, B11, B15 (parts a and b only), C1 (part a only)
<b>December 1</b>	<b>Practice Final Exam</b>	<b>This is a Canvas-based exam using Respondus Lockdown Browser with Monitor. Exam opens one week earlier and closes on this date at 8 am.</b>
<b>December 1</b>	<b>Final Exam (12 pm – 3 pm)</b>	<b>This is a <u>proctored</u> Canvas-based quiz/exam using Respondus Lockdown Browser with Monitor</b>

**\*The above is a tentative schedule. We will cover all the material in the schedule, but adjustments may be made as to the date a topic is covered. The instructor reserves the right to add or subtract assigned problems. The exam dates will not change. If we move more slowly or quickly than anticipated, I will adjust the material on the exam, not the date of the exam. “EFS” refers to the Emery, Finnerty and Stowe textbook.**