

**Finance**  
**Course Number: 29:390:203**  
**Course Title: Introduction to Finance**

## COURSE DESCRIPTION

The purpose of this course is to introduce students to the basic principles of finance, as they apply to both individuals and corporations. Emphasis is placed in three areas: investments, personal financial health and corporate finance. Focus is on practical application and real world simulations and situational analyses. It is a great overview for non-finance majors wanting to familiarize themselves with how to manage their finances after they graduate, as well as how to apply finance to decision-making in all job functions.

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## COURSE MATERIALS

- 1. Personal Finance Textbook (OPTIONAL):** Focus on Personal Finance 5/e Connect code, Jack Kapoor, et. al, McGraw-Hill Publishing, ISBN #:9781259351945 – digital or hard copy.  
<https://connect.mheducation.com/class/c-paugh-personalfinance> The digital copy includes “Connect,” an online tool you can utilize to access the e-book and Learn Smart: an adaptive study tool with practice problems. You can also buy through the Rutgers B&N Bookstore. If you have issues registering for Connect, support is available at 1-800-331-5094 or <http://mpss.mhhe.com/>
- 2. Corporate Finance Textbook (OPTIONAL):** Fundamentals of Corporate Finance, Ross, Westerfield, and Jordan, any addition. on McGraw Hill  
<https://connect.mheducation.com/class/c-paugh-fundamentalscorporaterefinance>
- 3. EXCEL Wall Street Prep Course (OPTIONAL):** Provides several modules to practice fundamentals and expand your knowledgebase.  
<https://gv142.infusionsoft.com/app/manageCart/addProduct?productId=5369>
- 4. EquitySim trading platform (TBD):** Working through setting up the simulation for either a group or individual project.
- 5. Course Web Site (MANDATORY):** CANVAS  
There is a class website will include the syllabus, lecture notes, grades, and various reading materials. Please always check the class website at least a day prior to each class session: **YOU ARE RESPONSIBLE** for downloading all class materials, handouts, and readings for a session.

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## LEARNING GOALS AND OBJECTIVES

Introduction to Finance will provide students the basic knowledge of major financial concepts, theories and applications. More specifically, upon successful completion of this course, student will be able to:

1. Understand the differences between finance, accounting and economics disciplines.
2. Use excel as a tool for financial modeling and be able to format for ease of presentation.
3. Compute the future value and present value of an investment or project that involves single or multiple year cash flow(s).
4. Know how to evaluate, value and trade (long and short) securities, including stocks, bonds and mutual funds.
5. Read and analyze financial statements.
6. Perform other financial analyses such as ROI, payback and breakeven.
7. Create financial models and budgets.
8. Understand how finance is applied in entrepreneurship and overall strategic business decisions.
9. Construct a personal budget
10. Understand the importance of personal financial health and financial literacy.
11. Analyze big purchase decisions and determine when it is best to lease/rent vs buy.
12. Understand taxes, the different ways in which you are taxed and tax planning strategies.

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## PREREQUISITES

Intro to Accounting (33:010:272)

One of the following Precalculus or Calculus courses (01:640:115 or 01:640:135)

One of the following Statistics courses (01:960:211, 01:960:285 or 01:830:200).

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## ACADEMIC INTEGRITY

*I do NOT tolerate cheating.* Students are responsible for understanding the RU Academic Integrity Policy (<http://academicintegrity.rutgers.edu/>)

I will strongly enforce this Policy and pursue *all* violations. On all examinations and assignments, students must sign the RU Honor Pledge, which states, “On my honor, I have neither received nor given any unauthorized assistance on this examination or assignment.” I will screen all written assignments through *SafeAssign* or *Turnitin*, plagiarism detection services that compare the work against a large database of past work. Don’t let cheating destroy your hard-earned opportunity to learn. See [business.rutgers.edu/ai](http://business.rutgers.edu/ai) for more details.

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## ATTENDANCE AND PREPARATION POLICY

Expect me to attend all classes, unless otherwise noted. If I am unable to attend class, I will send you an email and post an announcement on Canvas, as soon in advance as possible.

Students are expected to attend all classes. As an additional incentive, attendance and participation are part of your overall course grade. You will learn best by doing the assignments and being focused and engaged in class.

If you are to be absent, report your absence in advance at <https://sims.rutgers.edu/ssra/>. If your absence is due to religious observance, a Rutgers-approved activity, illness, or family emergency/death, also send the TAs an email with full details and supporting documentation.

For weather emergencies, consult the campus home page. If the campus is open, class will be held.

Expect me to arrive on time for each class session. I expect the same of you.

Expect me to prepare properly for each class session. I expect the same of you. Complete all background reading and assignments. You cannot learn if you are not prepared.

Expect me to participate fully in each class session. I expect the same of you. Stay focused and involved. You cannot learn if you are not paying attention.

Expect me to use the latest technology to ensure course is current. I expect the same of you. You will be required to bring in your laptop for excel based analysis as well as automated devices such as “clicker” as part of the learning process.

Expect me to answer your questions and engage in open discussion. I expect the same of you. You will be “cold-called” from time to time.

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## **CLASSROOM CONDUCT**

Students are responsible for everything that is detailed on Canvas, listed in the syllabus, announced electronically, and presented or discussed in class. Students are responsible for all work missed during an absence. There is ***NO LATE WORK*** accepted.

In addition, attendance and participation are a component of your final grade. You need to be actively engaged in class in order to learn and perform well. You will not succeed by simply showing up. To create an optimal learning environment, please adhere to the following:

1. Instructors, students and guest speakers will acknowledge and respect each other and the related comments/discussions.
  2. Arrive on time for each class session.
  3. Remain for the entirety of each class session. Do not pack up early.
  4. Bring your namecard and display during every class.
  5. Avoid disruptions during class such as private conversations, use of a cell phone (turn off before class), using a laptop for something other than current classroom work, and sleeping/snoring.
  6. Expect to be “cold-called.” It keeps students engaged and indicates to instructor the level of understanding of materials currently being discussed/presented.
  7. Bring to class daily:
    - Namecard
    - Laptop
    - Assignments / Group Projects due
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## **EXAM DATES AND POLICIES**

There are (2) exams in this course:

- Midterm Exam: (TBD)
- Final Exam: (TBD)

1. No mid-term make-up exams will be given. Subject to an approved reason and proper notification, your exam grade will consist solely of the grade you earn on the Final exam (i.e. the weight of a missing grade for the exam will be added to the weight of the Final exam).
  2. Exams are closed book.
  3. Calculators are permitted, but must be separate device (ie not your cell phone).
  4. No cell phones will be permitted.
  5. Alternate seating if classroom permits – do not sit next to another student or in your usual seat.
  6. Use the bathroom prior to the exam start; bathroom breaks, if essential, will be escorted.
  7. You must show a valid Rutgers photo ID to enter the room and to turn in the exam.
  8. If you have a disability that influences testing procedures, provide me an official letter from the Office of Disability Services at the start of the semester.
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## GRADING POLICY AND ASSIGNMENT DUE DATES

<b>Course grades are determined as follows:</b>		<b>Grade distribution:</b>
Midterm exam	25%	A 90-100%
Final exam	30%	B+ 88-89%
HW assignments	20%	B 80-87%
Personal budget (HW#8)	10%	C+ 78-79%
<b>Group investing simulation (TBD)</b>	10%	C 70-77%
Class participation & attendance	5%	D 60-69%
		F < 60%

All assignments and points are posted on Canvas with the exception of participation, which will be assigned at the end of the semester. ***Each 100 points = 1% of your overall grade.***

1. **Homework (HW):** Assignments are on Canvas. Please submit through ‘Canvas’, unless otherwise noted. You can work on with others, but you must submit ***INDIVIDUALLY***.
  2. **Personal Budget (HW#8):** Instructions are on Canvas. This assignment will serve as a great planning tool for you in your “real life,” if you put forth the effort. You must work on, complete and submit ***INDIVIDUALLY***.
  3. **Group Investing Simulation (EquitySim):** TBD
  4. **Class Participation & Attendance:** This is comprised of presence for guest speakers, completion of the precourse initial assessment as well as your contribution to your team. Additionally, if your name is called at random to answer a question (cold-called) and you do not respond, your participation grade will be reduced. If you are distracting the class by using your computer or phone for non-class purposes, your participation grade will be reduced.
  5. No late assignments or partial credit, as we review and discuss answers in class.
  6. There is no extra credit, except as listed on the EquitySim investment assignment.
  7. The final grade will be determined based on the aggregated score of all of the above categories.
  8. Your final grade is not negotiable. If you feel a calculation error was made, please submit your request in writing to me within one week of receiving your final grade. Grades will be adjusted only if a calculation error has been made.
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## COURSE SCHEDULE

Topic	Assignments
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Intro - Fin vs Econ vs Acct  
Personal vs Corporate Finance  
Careers in Finance

Excel Basics for Finance -HW #1 Excel Basics  
-Excel Crash Course  
(optional)

Time Value of Money HW #2

Stocks & Options HW #3

Bonds HW #4

Mutual Funds/ETF/Risk, Return & Diversification HW #5

Panel & Guest Speaker

**Review / MIDTERM MIDTERM**

Reading & Analyzing Financial Statements HW #6

Budgeting & Financial Modeling HW #7

Financial Analysis & Entrepreneurship

Personal Finance & Creating Budget \*\* HW #8 \*\*

**BREAK**

Big Asset Purchases, Bank Accounts & Payment  
Cards HW #9

Taxes & Final Review

**FINAL FINAL**

*\*All dates tentative and subject to change.*

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## **SUPPORT SERVICES**

If you need accommodation for a *disability*, obtain a Letter of Accommodation from the Office of Disability Services. The Office of Disability Services at Rutgers, The State University of New Jersey, provides student-centered and student-inclusive programming in compliance with the Americans with Disabilities Act of 1990, the Americans with Disabilities Act Amendments of 2008, Section 504 of the Rehabilitation Act of 1973, Section 508 of the Rehabilitation Act of 1998, and the New Jersey Law Against Discrimination. More information can be found at [ods.rutgers.edu](http://ods.rutgers.edu).

[Rutgers University-New Brunswick ODS phone (848)445-6800 or email [dsoffice@echo.rutgers.edu](mailto:dsoffice@echo.rutgers.edu)]

[Rutgers University-Newark ODS phone (973)353-5375 or email [ods@newark.rutgers.edu](mailto:ods@newark.rutgers.edu)]

If you are ***pregnant***, the Office of Title IX and ADA Compliance is available to assist with any concerns or potential accommodations related to pregnancy.

[Rutgers University-New Brunswick Title IX Coordinator phone (848)932-8200 or email [jackie.moran@rutgers.edu](mailto:jackie.moran@rutgers.edu)]

[Rutgers University-Newark Office of Title IX and ADA Compliance phone (973)353-1906 or email [TitleIX@newark.rutgers.edu](mailto:TitleIX@newark.rutgers.edu)]

If you seek ***religious accommodations***, the Office of the Dean of Students is available to verify absences for religious observance, as needed.

[Rutgers University-New Brunswick Dean of Students phone (848)932-2300 or email [deanofstudents@echo.rutgers.edu](mailto:deanofstudents@echo.rutgers.edu)]

[Rutgers University-Newark Dean of Students phone (973)353-5063 or email [DeanofStudents@newark.rutgers.edu](mailto:DeanofStudents@newark.rutgers.edu)]

If you have experienced any form of ***gender or sex-based discrimination or harassment***, including sexual assault, sexual harassment, relationship violence, or stalking, the Office for Violence Prevention and Victim Assistance provides help and support. More information can be found at <http://vpva.rutgers.edu/>.

[Rutgers University-New Brunswick incident report link: <http://studentconduct.rutgers.edu/concern/>. You may contact the Office for Violence Prevention and Victim Assistance at (848)932-1181]

[Rutgers University-Newark incident report link: [https://cm.maxient.com/reportingform.php?RutgersUniv&layout\\_id=7](https://cm.maxient.com/reportingform.php?RutgersUniv&layout_id=7) . You may also contact the Office of Title IX and ADA Compliance at (973)353-1906 or email at [TitleIX@newark.rutgers.edu](mailto:TitleIX@newark.rutgers.edu). If you wish to speak with a staff member who is confidential and does **not** have a reporting responsibility, you may contact the Office for Violence Prevention and Victim Assistance at (973)353-1918 or email [run.vpva@rutgers.edu](mailto:run.vpva@rutgers.edu)]

If students who have experienced a temporary condition or injury that is adversely affecting their ability to fully participate, you should submit a request via <https://temporaryconditions.rutgers.edu> .

If you are a military **veteran** or are on active military duty, you can obtain support through the Office of Veteran and Military Programs and Services. <http://veterans.rutgers.edu/>

If you are in need of **mental health** services, please use our readily available services.

[Rutgers University-Newark Counseling Center: <http://counseling.newark.rutgers.edu/>]

[Rutgers Counseling and Psychological Services–New Brunswick: <http://rhscaps.rutgers.edu/>]

If you are in need of **physical health** services, please use our readily available services.

[Rutgers Health Services – Newark: <http://health.newark.rutgers.edu/>]

[Rutgers Health Services – New Brunswick: <http://health.rutgers.edu/>]

If you are in need of **legal** services, please use our readily available services: <http://rusls.rutgers.edu/>

Students experiencing difficulty in courses due to **English as a second language (ESL)** should contact the Program in American Language Studies for supports.

[Rutgers–Newark: [PALS@newark.rutgers.edu](mailto:PALS@newark.rutgers.edu)]

[Rutgers–New Brunswick: [eslpals@english.rutgers.edu](mailto:eslpals@english.rutgers.edu)]

If you are in need of additional **academic assistance**, please use our readily available services.

[Rutgers University-Newark Learning Center: <http://www.ncas.rutgers.edu/rlc>]

[Rutgers University-Newark Writing Center: <http://www.ncas.rutgers.edu/writingcenter>]

[Rutgers University-New Brunswick Learning Center: <https://rlc.rutgers.edu/>]

[Optional items that many faculty include:

- Students must sign, date, and return a statement declaring that they understand the RU Academic Integrity Policy.

- Students must sign, date, and return a statement declaring that they understand this syllabus.]