



Course Title: Introduction to Finance

Course #: ACG 212

Pre-requisite: None

Credit Hours: 3

Semester: Spring 2022

Cap: 20

Faculty: DR. LUIS RILE

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Office Hours (face-to-face or online): M-T-W 8am-6pm, or by appointment

Preferred Communication (email and/or text; will respond within 24 hours): Email or phone

Modality: (for first two weeks-hybrid, then face-to-face)

Class Location: (ACCRC ROOM 100)

Class Day and Class Time: (Saturday @ 9:00AM-11:30AM)

Required Materials:

Textbooks: Mayo, Herbert. *Basic Finance, 12th Ed., Cengage* ISBN 978-1-337-69101-7

Tools:

Laptop and Internet Access: Every student is required to own a laptop and have internet access.

Lab Fee (if applicable):

Mission, Vision, and Philosophy

Mission: Navajo Technical University honors Diné culture and language, while educating for the future.

Vision: Navajo Technical University provides an excellent educational experience in a supportive, culturally diverse environment, enabling all community members to grow intellectually, culturally, and economically.

Philosophy: Through the teachings of Nitsáhákees (thinking), Nahátá (planning), Íína (implementing), and Siihasin (reflection), students acquire quality education in diverse fields, while preserving cultural values and gaining economic opportunities.

Course Description

This is an introductory finance course designed to make student understand the basic finance concepts. It includes studies on firm's financial goals and decisions to maximize shareholders' wealth. The course stresses the understanding of finance theory and

working knowledge of the financial environment in which the firm operates in order to develop appropriate financial strategies. It examines financial concepts and analytical techniques, financial performance time value of money, measurement of risk and return, capital budgeting, capital structure, short-term financial planning, working capital management, and international finance.

Course Learning Outcomes	Course Assessments
1. Develop an understanding of basic financial concepts	Homework, team activities, assignment, quizzes, exams (Midterm & Final), project presentation
2. Define money and determine how the money supply is measured	
3. Explain the finance theory and working knowledge of the financial environment (i.e. investors)	
4. Contrast long and short positions in stocks, financial performance time value of money	
5. Differentiate deficits and surpluses in the merchandise trade balance	
6. Explain why larger standard deviation and higher beta coefficient indicate increased risk	
7. Compute the required return specified in the capital asset pricing model	
8. Compare the impact of a cash dividend, stock dividend, and stock split on a firm's balance sheet	
9. Examine the capital structure, working capital management and compute the financial ratios	

Connections to Program Assessment (Course-Embedded Measures)

Course Activities

Week	Date	Class Topics/Reading Due	Assessments/CLO	Evaluation
1		Introduction, syllabus review, classroom rules Ch 1		
		Last day to add/drop		
2		Ch 2	Review Objectives 1-9	
3		Ch 2	Quiz 1. Define money and determine how the money supply is measured. (5%) Develop a yield curve and contrast	Quiz 1-10%

		Ch 3	positive and negative yield curves. (5%) CLO 1, 2 Review Objectives 1-6	
4		Ch 3		
5		Ch 4	Homework Problems 1-5 CLO 3, 4	Homework-10%
		Graduation Petition due		
6		Ch 4		
7		Ch 5	Review Objectives 1-9	
		Last day to withdraw with "W"		
8		Midterm	CLO 1,2,3,4	Midterm exam-20%
9		Ch 6	Review Objectives 1-5	
10		Ch 6 Ch 7	Assignment Problems 1-2 CLO 5	Assignment-10%
11		Ch 7 Ch 8	Review Objectives 1-7	
12		Ch 8 Ch 9	Quiz 2. Explain why larger standard deviation and higher beta coefficient indicate increased risk. (5%) Compute the required return specified in the capital asset pricing model. (5%) CLO 6, 7	Quiz 2-10%
13		Ch 9 Ch 10	Project. Compute the financial ratios: 1) Liquidity ratio 2) Activity ratios 3) Profitability ratios 4) Leverage ratios 5) Coverage ratio	

			CLO 8, 9	
14		Ch 10	Team activities Problems 1-4 Pages 195-197	Team activities- 10%
15		Project Presentation	CLO 7, 8	Project presentation- 10%
16		Review for Final exam	CLO 8, 9	
17		Final	CLO 5,6,7,8,9	Final exam-20%
		Grades due to the Registrar		
		Graduation		

Grades

Student work will be evaluated based on these individual factors:

FACTOR	VALUE	LEARNING OUTCOMES
Quiz 1	10%	1,2
Quiz 2	10%	6,7
Team activities	10%	8,9
Project presentation	10%	8,9
Homework	10%	3,4
Assignment	10%	5
Mid-term Examination	20%	1,2,3,4
Final Examination	20%	5,6,7,8,9
Total	100%	

Grading Scale %	
90-100	A
80-89	B
70-79	C
60-69	D
Below 60	F

Grading Policy

Students must do their own work. Cheating and plagiarism are strictly forbidden. Cheating includes (but is not limited to) plagiarism, submission of work that is not one's own, submission or use of falsified data, unauthorized access to exams or assignments, use of unauthorized material during an exam, or supplying or communicating unauthorized information for assignments or exams.

Participation

Students are expected to attend and participate in all class activities. Points will be given to students who actively participate in class activities including guest speakers, field trips, laboratories, and all other classroom events.

Cell phone and headphone use

Please turn cell phones off **before** coming to class. Cell phone courtesy is essential to quality classroom learning. Headphones must be removed before coming to class.

Attendance Policy

Students are expected to attend all class sessions. If more than ten minutes late, students will be counted as absent. A percentage of the student's grade will be based on class attendance and participation. Absence from class, regardless of the reason, does not relieve the student of responsibility to complete all course work by required deadlines. Furthermore, it is the student's responsibility to obtain notes, handouts, and any other information covered when absent from class and to arrange to make up any in-class assignments or tests if permitted by the instructor. Incomplete or missing assignments will necessarily affect the student's grades. Instructors will report excessive and/or unexplained absences to the Counseling Department for investigation and potential intervention. **Instructors may drop students from the class after three (3) absences unless prior arrangements are made with the instructor to make up work and the instructor deems any excuse acceptable.**

Study Time Outside of Class for Face-to-Face Courses

For every credit hour in class, a student is expected to spend two hours outside of class studying course materials.

Study Time for Hybrid or Blended Courses

For a hybrid or blended course of one credit hour, a student is expected to spend three hours per week studying course materials.

Study Time for Online Courses

For an online course of one credit hour, a student is expected to spend four hours per week studying course materials.

Academic Integrity

Integrity (honesty) is expected of every student in all academic work. The guiding principle of academic integrity is that a student's submitted work must be the student's own. Students who engage in academic dishonesty diminish their education and bring discredit to the University community. Avoid situations likely to compromise academic integrity such as: cheating, facilitating academic dishonesty, and plagiarism; modifying academic work to obtain additional credit in the same class unless approved in advance by the instructor, failure to observe rules of academic integrity established by the instructor. **The use of another person's ideas or work claimed as your own without acknowledging the original source is known as plagiarism and is prohibited.**

Diné Philosophy of Education

The Diné Philosophy of Education (DPE) is incorporated into every class for students to become aware of and to understand the significance of the four Diné philosophical elements, including its affiliation with the four directions, four sacred mountains, the four set of thought processes and

so forth: Nitsáhákees, Nahát'á, Íína and Siih Hasin which are essential and relevant to self-identity, respect and wisdom to achieve career goals successfully.

At NTU's Zuni Campus, the A:shiwí Philosophy of Education offers essential elements for helping students develop Indigenous and Western understandings. Yam de bena: dap haydoshna: akkya hon detsemak a:wannikwa da: hon de:tsemak a:ts'umme. *Our language and ceremonies allow our people to maintain strength and knowledge.* A:shiwí core values of hon i:yyułashik'yanna:wa (respect), hon delank'oha:willa:wa (kindness and empathy), hon i:yyayumola:wa (honesty and trustworthiness), and hon kohol lewuna:wediyahnan, wan hon kela i:tsemanna (think critically) are central to attaining strength and knowledge. They help learners develop positive self-identity, respect, kindness, and critical thinking skills to achieve life goals successfully.

Students with Disabilities

Navajo Technical University is committed to serving all students in a non-discriminatory and accommodating manner. Any student who feels that she or he may need special accommodations should contact the Accommodations Office (<http://www.navajotech.edu/student-services#accomodations-services>) in accordance with the university's Disability Accommodations Policy (see http://www.navajotech.edu/images/about/policiesDocs/Disability_ Exhibit-A_ 6-26-2018.pdf).

Email Address

Students are required to use NTU's email address for all communications with faculty and staff.

Final Exam Date: End of Week 17

Rubrics for Essay

5 Point Rubric

Criteria & Points Assigned	Missing Contents	Below Expectations	Meets Expectations	Excellent Work	Points Earned
	1	1.5 - 2.5	3 - 4.5	5	
Relevance of answers to the question	The essay did not answer the question	Answer is incomplete. Excessive discussion of unrelated issues and/or significant errors in content	Answer is brief with insufficient detail. Unrelated issues were introduced and/or minor errors in content	Answer is complete; sufficient details provided to support assertions; answer focuses only on issues related to the question, factually correct	
Thoroughness of answer	None of the relevant details were included	Serious gaps in the basic details needed	Most of the basic details are included but some are missing	Deals fully with the entire question	
Organization and logic of answer	Weak organizations; sentences rambling; ideas are repeated	Minor problems of organization or logic; need work on creating transitions between ideas	Clear and logical presentations; good development of an argument;		

			transitions are made clearly and smoothly		
Mechanics of writing (spelling, punctuation, grammar, clarity of prose)	Major problems with mechanics of language; awkward sentence construction; poor transition; frequently difficult to understand	Frequent problems with mechanics of language; occasional awkward sentences and poor transition; reduce readability	Clear, readable, prose. Good use of transitions; no problems with spelling, punctuations, or grammar		
TOTAL POINTS					