
Calumet College



of Saint Joseph

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Calumet College of St. Joseph is a Catholic institution of higher learning dedicated to the academic, spiritual and ethical development of undergraduate and graduate students. Informed by the values of its founding religious community, the Missionaries of the Precious Blood (C.P.P.S.), the College promotes the inherent dignity of all people, social justice, an ethic of service, student empowerment, opportunity, and lifelong learning.

COURSE SYLLABUS, Spring 2019

Financial Management: BSMT 440X

Instructor Information:

Instructor Name	Dr. Tony Franco
Office Number:	Room #181
Phone Number:	(219) 718-1948
Email:	pfranco@ccsj.edu
Hours Available:	By Appointment Only
Instructor Background: Tony Franco earned his Doctoral Degree in Business Management from Walden University. He also holds Masters Degrees in Psychology and Management, earned from Valparaiso and Purdue Universities respectively. Previous managerial positions held include: Vice President with Porter Starke Counseling Centers, Regional Vice President with two of the nation's original college planning companies, and as Administrator for the Chicago Read Geriatric Hospital. In addition to recently being a full-time Assistant Professor at St. Joseph's College for four years Dr. Franco has been building his private practice as a Financial Advisor for nearly 20 years.	
Tony Franco has taught, as an adjunct instructor, at a number of colleges and universities including: South Suburban College, Harold Washington College, and Trine University. He has also been an adjunct instructor at Calumet College of St. Joseph since 1990. Tony has great faith in his students and strives to provide them with quality educational services. With firm beliefs in personal strengths held by all, Dr. Franco actively seeks to aid students develop a sense of empowerment related to their educational and career pursuits. His stance in the educational process can be summarized best by the following quotation, <i>"Faith in the learner leads some teachers to find strength, where others see only weakness and failure."</i> – Herbert Kohl	

Course Information:

Course Time:	This course is scheduled to meet on Monday evenings from 7 to 10 pm.
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Classroom:	Room 207	
Prerequisites:	BUS 220, either BUS 300 or ACC 210-211, and either MTH 160 or MTH 103-104	
Required Books and Materials:	<u>Foundations of Financial Management</u> , (16 th edition) By: Stanley B. Block, Geoffrey A. Hirt, & Bartley R. Danielsen	
Learning Outcomes/ Competencies:		
Students in this course will:		
<ol style="list-style-type: none"> 1. Be able to recall basic financial management facts, terms, and concepts as discussed in class. 2. Understand the goals and functions of financial management in a business setting. 3. Demonstrate the ability to interpret financial statements. 4. Analyze financial case problems confidently and meaningfully. 5. Apply financial management concepts utilizing the capital budgeting process. 6. Explain the differences between financing options. 		
Course Description:		
The content of this course covers actual analysis of financial problems involved in the formation and management of organizations, especially businesses. The course includes study of the financial aspects of promotion, securing of capital, effective utilization of funds, capitalization, dividend policies, financial analysis, current financing, bankruptcy and related issues.		
Learning Strategies:		
Active participation in class exercises and discussions will be the primary modality of learning. However, the student may also expect a variety of additional modalities of information sharing including: general lecturing, use of audio and visual recordings, case studies, oral reports, etc.		
Experiential Learning Opportunities:		
Active participation in class exercises and discussions, as well as ongoing homework assignments related to the course material, will be the primary method of experiential learning.		

Assessments:		
Major Assignments:	Oral Report, Various Theoretical and Problem-related Homework, Written Paper, Class Exercises, Professionalism, Exams.	90% of grade
Class Participation:	Class Participation	10% of grade
Grading Scale:		
100 – 92: A 91 – 90: A- 89 – 88: B+ 87 – 82: B 81 – 80: B- 79 – 78: C+ 77 – 72: C 71 – 70: C- 69 – 68: D+ 67 – 62: D 61 – 60: D- 59 and below: F		

Course Schedule:

Class Date	Assignments	Class Discussion/Activities
Week 1: 01/14/19	Introduction Chapter 1	The Goals and Activities of Financial Management
Week 2: 01/21/19	-----	No Class: Holiday - Martin Luther King, Jr.
Week 3: 01/28/19	Chapter 2 Chapter 3	Review of Accounting Financial Analysis
Week 4: 02/04/19	Chapter 2 Chapter 3	Review of Accounting - ONLINE CLASS Financial Analysis - ONLINE CLASS
Week 5: 02/11/19	----- Exam 1	Review for Exam 1 Chapters: 1 - 3
Week 6: 02/18/19	Chapter 4 Chapter 5	Financial Forecasting Operating and Financial Leverage
Week 7: 02/25/19	Chapter 4 Chapter 5	Financial Forecasting - ONLINE Operating and Financial Leverage - ONLINE
Week 8: 03/4/19	-----	No Class: Spring Break
Week 9: 03/11/19	Chapter 6 Chapter 7	Working Capital and the Financing Decision Current Asset Management
Week 10: 03/18/19	----- EXAM 2	Review for Exam 2 Chapters: 4 - 7
Week 11: 03/25/19	Chapter 9 Chapter 10 Chapter 12	The Time Value of Money Valuation and Rates of Return The Capital Budgeting Decision
Week 12: 04/01/19	Chapter 9 Chapter 10 Chapter 12	The Time Value of Money - ONLINE Valuation and Rates of Return - ONLINE The Capital Budgeting Decision - ONLINE
Week 13: 04/08/19	----- EXAM 3	Review for Exam 3 Chapters: 9, 10, and 12
Week 14: 04/15/19	Chapter 14 Chapter 17	Capital Markets Common & Preferred Stock
Week 15: 04/22/19	Oral Report Final Paper Due	Power Point over Term Paper
Week 16: 04/29/19	----- Final Exam Extra Credit Due	Review for Final Exam Chapters: 14 & 17

I reserve the right to change this schedule to meet the needs of the class.

Responsibilities	
Attending Class	<p>You cannot succeed in this class if you do not attend. We believe that intellectual growth and success in higher education occur through interaction in the classroom and laboratories. However, we do not want to penalize students for participating in college-sponsored events. When you miss class because of a college event, you must give notice of your absence in advance, and you are responsible for all missed work. Being absent doesn't excuse you from doing class work; you have more responsibilities to keep up and meet the objectives of this course.</p> <p>Intellectual growth and success in college is reinforced through interaction in the classroom. Students reach personal goals and course outcomes through regular and prompt attendance. Therefore, if a student is absent "three (3) times" (with exception to approved absences) the student will be subject to a grade of F or FW per policy stated under the Withdrawal from Classes section on this syllabus.</p> <p>In addition, lectures, discussions, videos and handouts may include material not covered in the text. Students are responsible for obtaining class notes, handouts and other information from classmates for any class time missed. <i>It is NOT the responsibility of the instructor to provide such material again,</i> following its initial class introduction.</p> <p><i>Attendance for scheduled exams is mandatory. Makeup exams will be considered ONLY with advance instructor approval, appropriate and supportive documentation and ONLY in cases of extreme personal hardship (as deemed by instructor).</i></p>
Turning In Your Work	<p>You cannot succeed in this class if you do not turn in all your work on the day it is due. All work must be submitted by the assigned date unless previously approved by the instructor.</p>
CCSJ Student Honor Code	<p>This course asks students to reaffirm the CCSJ Student Honor Code:</p> <p>I, as a student member of the Calumet College academic community, in accordance with the college's mission and in a spirit of mutual respect, pledge to:</p> <ul style="list-style-type: none"> • Continuously embrace honesty and curiosity in the pursuit of my educational goals; • Avoid all behaviors that could impede or distract from the academic progress of myself or other members of my community; • Do my own work with integrity at all times, in accordance with syllabi, and without giving or receiving inappropriate aid;

	<ul style="list-style-type: none"> Do my utmost to act with commitment, inside and outside of class, to the goals and mission of Calumet College of St. Joseph.
Using Electronic Devices	<p>Electronic devices can only be used in class for course-related purposes. If you text or access the Internet for other purposes, you may be asked to leave, in which case you will be marked absent.</p> <p><i>If a cell phone must be left on in the classroom, it must be set to the silent or vibrate mode. Any form of non-course related electronic communication must take place outside of the classroom.</i></p> <p>Occurrences during an exam may require students to immediately submit their exam for grade.</p>
Participating in Class	You must be on time, stay for the whole class and speak up in a way that shows you have done the assigned reading. If you are not prepared for class discussion, you may be asked to leave, in which case you will be marked absent.
Doing Your Own Work	<p>If you turn in work that is not your own, you are subject to judicial review, and these procedures can be found in the College Catalog and the Student Planner. The maximum penalty for any form of academic dishonesty is dismissal from the College.</p> <p>Using standard citation guidelines, such as MLA or APA format, to document sources avoids plagiarism. The Library has reference copies of each of these manuals, and there are brief checklists in your Student Handbook and Planner.</p> <p>PLEASE NOTE: All papers may be electronically checked for plagiarism.</p>
Tracking Your Progress	<p>Your midterm grade will be available on MyCCSJ between Weeks 6 and 8. Be sure to see how you're doing and follow up with your instructor.</p> <p>NOTE: Given that Exam 2 is scheduled mid-week during Week 8, the mid-term grade for this class may not be posted until the end of the weekend following week 8 and beginning week 9.</p>
Sharing Your Class Experience	At the end of the term, you will have the opportunity to evaluate your classroom experience. These confidential surveys are essential to our ongoing efforts to ensure that you have a great experience that leaves you well prepared for your future. Take the time to complete your course evaluations – we value your feedback!
Withdrawing from Class	After the last day established for class changes has passed (see the College calendar), you may withdraw from a course by following the policy outlined in the CCSJ Course Catalog.

Resources	
Student Success Center:	The Student Success Center provides faculty tutors at all levels to help you master specific subjects and develop effective learning skills. It is open to all students at no charge. You can contact the Student Success Center at 219 473-4287 or stop by the Library.
Disability Services:	Disability Services strives to meet the needs of all students by providing academic services in accordance with Americans with Disabilities Act

	(ADA) guidelines. If you believe that you need a “reasonable accommodation” because of a disability, contact the Disability Services Coordinator at 219-473-4349.
Student Assistance Program	Calumet College of St. Joseph provides a free Student Assistance Program (SAP) to current students. The SAP is a confidential counseling service provided to students for personal and school concerns which may be interfering with academic performance and/or quality of life. The SAP counselor is available on campus once a week. For more information, contact the Vice President for Enrollment and Retention, Dr. Dionne Jones-Malone, Office # 611, 219-473-4305. Assistance Program (EAP) office in Merrillville or Gary. For more information, contact the SAP Counselor, at 219-736-4067.
CCSJ Alerts:	Calumet College of St. Joseph’s emergency communications system will tell you about emergencies, weather-related closings, or other incidents via text, email, or voice messages. Please sign up for this important service annually on the College’s website at: http://www.ccsj.edu/alerts/index.html .

Emergency Procedures

MEDICAL EMERGENCY

EMERGENCY ACTION

1. Call 911 and report incident.
2. Do not move the patient unless safety dictates.
3. Have someone direct emergency personnel to patient.
4. If trained: Use pressure to stop bleeding.
5. Provide basic life support as needed.

FIRE

EMERGENCY ACTION

1. Pull alarm (located by EXIT doors).
2. Leave the building.
3. Call 911 from a safe distance, and give the following information:
 - Location of the fire within the building.
 - A description of the fire and how it started (if known)

BUILDING EVACUATION

1. All building evacuations will occur when an alarm sounds and/or upon notification by security/safety personnel. **DO NOT ACTIVATE ALARM IN THE EVENT OF A BOMB THREAT.**
2. If necessary or if directed to do so by a designated emergency official, activate the building alarm.
3. When the building evacuation alarm is activated during an emergency, leave by the nearest marked exit and alert others to do the same.
4. Assist the disabled in exiting the building! Remember that the elevators are reserved for persons who are disabled. **DO NOT USE THE ELEVATORS IN CASE OF FIRE. DO NOT PANIC.**

5. Once outside, proceed to a clear area that is at least 500 feet away from the building. Keep streets, fire lanes, hydrant areas and walkways clear for emergency vehicles and personnel. The assembly point is the sidewalk in front of the college on New York Avenue.
6. **DO NOT RETURN** to the evacuated building unless told to do so by College official or emergency responders.

IF YOU HAVE A DISABILITY AND ARE UNABLE TO EVACUATE:

Stay calm, and take steps to protect yourself. If there is a working telephone, call 911 and tell the emergency dispatcher where you are **or** where you will be moving. If you must move,

1. Move to an exterior enclosed stairwell.
2. Request persons exiting by way of the stairway to notify the Fire Department of your location.
3. As soon as practical, move onto the stairway and await emergency personnel.
4. Prepare for emergencies by learning the locations of exit corridors and enclosed stairwells. Inform professors, and/or classmates of best methods of assistance during an emergency.

HAZARDOUS MATERIAL SPILL/RELEASE

EMERGENCY ACTION

1. Call 911 and report incident.
2. Secure the area.
3. Assist the injured.
4. Evacuate if necessary.

TORNADO

EMERGENCY ACTION

1. Avoid automobiles and open areas.
2. Move to a basement or corridor.
3. Stay away from windows.
4. Do not call 911 unless you require emergency assistance.

SHELTER IN PLACE

EMERGENCY ACTION

1. Stay inside a building.
2. Seek inside shelter if outside.
3. Seal off openings to your room if possible.
4. Remain in place until you are told that it is safe to leave.

BOMB THREATS

EMERGENCY ACTION

1. Call 911 and report incident.
2. If a suspicious object is observed (e.g. a bag or package left unattended):
 - Don't touch it!
 - Evacuate the area.

TERRORISM AND ACTIVE SHOOTER SITUATIONS

EMERGENCY ACTION

1. Call 911 and report intruder.

RUN, HIDE OR FIGHT TIPS:

1. **Prepare** – frequent training drills to prepare the most effectively.
2. **Run and take others with you** – learn to stay in groups if possible.
3. **Leave the cellphone.**
4. **Can't run? Hide** – lock the door and lock or block the door to prevent the shooter from coming inside the room.
5. **Silence your cellphone** -- use landline phone line.
6. **Why the landline?** It allows emergency responders to know your physical location.
7. **Fight** – learn to “fight for your life” by utilizing everything you can use as a weapon.
8. **Forget about getting shot – fight!** You want to buy time to distract the shooter to allow time for emergency responders to arrive.
9. **Aim high** – attack the shooter in the upper half of the body: the face, hands, shoulder, neck.
10. **Fight as a group** – the more people come together, the better the chance to take down the shooter.
11. **Whatever you do, do something** – “react immediately” is the better option to reduce traumatic incidents.