MGT 3062 Syllabus

Financial Management, Sections A, B, and C, 3 credits

Spring 2027

Instructor Information

Dr. Jacqueline Garner ("Dr. G" or "JG")
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Lecture: Section A: 9:30 a.m. to 10:45 a.m.
Section B: 11:00 a.m. to 12:15 p.m.
Section C: 3:30 p.m. to 4:45 p.m.
Student Drop-in Hours: **Held face-to-face (FCF)**
Other hours by appointment (can be done via Zoom!)
Website: Canvas
Prerequisite: ACCT 2101

General Course Information

This course introduces students to the basic principles used in financial management and their applications in long-term investment and financing. Three fundamental principles of finance that are characterized in this course are: (a) time value of money, (b) relation between risk and return, and (c) efficient markets. Once the students get familiar with these principles, they will learn how to apply their knowledge to the savings and retirement problems, valuation of stocks and bonds, capital budgeting, risk management, and firm valuation. This course will be essential for students considering a career in finance. This course also lays the foundation for more advanced investment and corporate finance topics to be taught in the finance elective courses.

Course Learning Outcomes

Once completed, the student should have the following capabilities:

(LO1): Be able to explain what agency problems publicly traded firms face and what methods are used to minimize these issues.
(LO2A): Be able to calculate lump sum time value of money equations with Excel functions
(LO2B): Be able to calculate lump sum time value of money equations with the math
(LO3A): Be able to calculate annuity equations with Excel functions
(LO3B): Be able to calculate annuity equations with the math
(LO4A): Be able to use time value of money to calculate retirement balances, loan payments and other "real world" problems with the math
(LO4B): Be able to use time value of money to calculate retirement balances, loan payments and other "real world" problems with Excel functions
(LO5A): Be able to calculate uneven cash flow equations with the math
(LO5B): Be able to calculate uneven cash flow equations with Excel functions
(LO6A) Compute bond prices using Excel functions
(LO6B) Compute bond prices with the math
(LO7A) Compute stock prices using Excel functions
(LO7B) Compute stock prices with the math
(LO8A) Compute values for capital budgeting techniques using Excel functions
(LO8B) Compute values for capital budgeting techniques with the math
(LO9A) Compute a company's accounting cashflows
(LO9B) Compute company's financial cashflows
(L10): Estimate cash flows for a company's capital budgeting projects
(L11): Compute a firm's weighted average cost of capital
(L12A): Measure mathematically the riskiness, the return, and diversification benefits of a stock portfolio
(L12B): Explain in words the connection between the riskiness, the return, and diversification benefits of a stock portfolio
(L13): Compute the price (Value) of a firm using basic TVM techniques
(L14): Be able to explain in words information presented in the financial press and financial media as well as the conceptual explanation of any topic in L1 – L13.

Overall, we will be solving real financial problems. Attention is given to solving specific problems. Problem repetition helps you understand concepts. Remember though, the overall objective is not memorizing methods for solving problems, but rather the intended learning outcome is that you understand finance so that you can use finance to solve real-world problems.

Required Course Materials

Materials/Resources

- Excel, with Toolpak and Solver, preferably Excel 2016
  - Note: Microsoft Office 365 is available to all Georgia Tech Students
- Calculator (any)
- LockDown Browser software

Course Management and Delivery:

- This class is a Face to Face (F2F) class which meets M/W.
- Course notes/assignments/quizzes are on Canvas (Learning Management System, LMS)
- Please always place your **name card/tent** in front of you when attending in person
- A learner may miss three (3) classes “for free”; otherwise, class work is not counted.
- To be respectful of everyone’s time, if you miss a class, please review the recording (if available) and reach out to your colleagues to review their notes **before the next class**.
- F2F Student hours will be held weekly.
- Other student hours can be set up by appointment! I’m very flexible

Technology/Software Requirements

Internet connection (DSL, LAN, or cable connection desirable)

Course Requirements & Grading

Introductory assignments:	**2.5%**
Exams:	**67.5%**
Classwork:	**15.0%**
Video assignments:	**15.0%**

Practice session for LockDown Browser is REQUIRED. Failure to do the practice sessions will result in a 15% reduction in Exam grades. Specifically, failure to do the practice will result in a 15% penalty on Exam 1 and failure to do the practice will result in another 15% penalty on Exam 2 and another 15% on Exam 3 if not completed.

Canvas

As mentioned previously, we will use Canvas for our Learning Management System. Once you enter the course on Canvas, you will see the following buttons on the Home Page.

In an effort to introduce myself to you and you to each other, you should click on the WELCOME MODULE. This will take you to a module with an introductory video from me and several items you will complete for the class.

Canvas Modules

All notes such as PowerPoints and Video Lectures can be found in Modules. For each video lecture, I provide a "template file" and a "solution file" so you can follow along with the video.

Description of graded components

Introductory components: One assignment will ensure we build community, and one ensures you are familiar with the syllabus. **In total, these count 2.5% of your total grade.**

a) Introduction to class (Discussion)
b) Syllabus Quiz

Class Work:
In total, class work counts 15% of your total grade. Most classes will consist of the instructor and students working through a problem together. These exercises will reinforce concepts and calculations. Class work will be uploaded as an assignment due TYPICALLY on Fridays at 11:59 p.m. Exceptions include when an exam occurs on Friday. All work that we complete in class must be in your file in order to get full credit. If you are excused from class, you are not penalized for missing class work. You must attend class to get credit for class work. You can miss THREE (3) class for "free." If you miss a class AND you have not missed more than 3 classes, you can turn in class work and it will be accepted. If you miss a class AFTER 3 absences and turn in your class work, it will not count (that is, you must be present for it to count). If you miss class for an Institute approved absence, this does not count toward the three free absences.

Description of graded components, continued

Exams: Three exams will be given. **In total, Exams count 67.5% of your total grade.**

Video assignments: Video assignments are intended to introduce you to a topic. The videos are very short, and a few questions are embedded in each assignment. You will be given two attempts at each assignment. **In total, video assignments count 15% of your total grade.**

Additional information about class and grading

Yellow Jackets Bank of Benjamins
We have a "bank" in this class (Yellow Jacket Bank) where each learner can "save" participation points (Called "Benjamins"). Benjamins can be earned by winning "points" in games like Kahoot and Jeopardy. Benjamins can be used to "buy" final grade points at the end of the semester.

Grading Scale
Your final grade will be assigned as a letter grade according to the following scale:

A	90-100%
B	80-89%
C	70-79%
D	60-69%
F	0-59%

Timing Policy

- The Modules (Course Content) follow a logical sequence that includes knowledge-building and experience-building.
- Assignments should be completed by their due dates, in order.
- You will have access to the course content for the scheduled duration of the course.

Student Drop-in Hours and Participation
Student drop-in hours will be held weekly.

- Other student drop-in hours can be scheduled individually with your instructor
  - Either F2F or via Zoom (if this helps schedule a good time).
- Participation for student drop-in hours is voluntary

CIOS Incentive

To help encourage students to complete the CIOS survey, if the completion rate is above 90% for an entire class by the last week of the term, then I will drop an additional Video Assignment and count the remaining assignments with higher grades!

Course Policies

Attendance

If you are excused from class, you are not penalized for missing class work. You must attend class to get credit for class work. You can miss THREE (3) class for "free." If you miss a class AND you have not missed more than 3 classes, you can turn in class work and it will be accepted. If you miss a class AFTER 3 absences and turn in your class work, it will not count (that is, you must be present for it to count). If you miss class for an Institute approved absence, this does not count toward the three free absences.

Academic Integrity
Honesty and transparency are important features of good scholarship. On the flip side, plagiarism and cheating are serious academic offenses with serious consequences. If any student is discovered engaging in either behavior in this course, they will earn a failing grade on the assignment in question, and further disciplinary action may be taken.

Additionally, any student suspected of cheating or plagiarizing on an assignment will be reported to the Office of Student Integrity, which will investigate the incident and identify the appropriate penalty for violations.

If you have questions about my integration of the university's honor code into this course, please do not hesitate to ask via email or discussion post. My aim is to foster an environment where you can learn and grow, while ensuring that the work we all do is honest and fair.

Here at Georgia Tech the aim is to cultivate a community based on trust, academic integrity, and honor. Students are expected to act according to the highest ethical standards. For information on Georgia Tech's Academic Honor Code, please visit http://www.catalog.gatech.edu/policies/honor-code/ and http://www.catalog.gatech.edu/rules/18/.

Statement of Intent for Inclusivity

As a member of the Georgia Tech community, I am committed to creating a learning environment in which all students feel safe and included. Because we are individuals with varying needs, I am reliant on your feedback to achieve this goal. To that end, I invite you to enter dialogue with me about the things I can stop, start, and continue doing to make my classroom an environment in which every student feels valued and can engage actively in our learning community.

Student-Faculty Expectations Agreement

At Georgia Tech we believe that it is important to strive for an atmosphere of mutual respect, acknowledgement, and responsibility between faculty members and the student body. See http://www.catalog.gatech.edu/rules/22/ for an articulation of some basic expectation that you can have of me and that I have of you. In the end, simple respect for knowledge, hard work, and cordial interactions will help build the environment we seek. Therefore, I encourage you to remain committed to the ideals of Georgia Tech while in this class.

Religious Holiday

A student who wishes to observe a religious holiday/event should email the instructor within the first two weeks of the semester regarding the holiday/absence for planning purposes. If the absence falls on an examination date, the student will be allowed to complete make-up work.

Extensions, Late Assignments, & Re-Scheduled/Missed Exams

- No late work is accepted.
- All assignments are expected to be completed and submitted by the due date
- Late assignments are not accepted unless there are **extenuating circumstances. These extenuating circumstances** should be communicated with the professor BEFORE an assignment is missed or late.
- Proper documentation for all extenuating circumstances must be documented (must have a letter from Student Life, the Registrar, Athletics, etc.). These must be received by Dr. Garner 48 hours prior to the event.
- Students who are absent because of participation in approved Institute activities (such as field trips, professional conferences, and athletic events) will be permitted to make up exams (and other assignments) missed during their absences. Approval of such activities will be granted by the Student Academic and Financial Affairs Committee of the Academic Senate, and statements of the approved absence may be obtained from the Office of the Registrar.
- In general, make-up exams are not given. Missed exams earn a zero.
- Exams and any other assignments that are missed due to unexcused absences cannot be made up, and the learner will receive a zero for that assessment.

Communication for this class

- Discussion boards/forums will be done via Canvas
- Email will be done via the Inbox function within Canvas
- Forms are set up to ask questions about grades

Recordings of Class Sessions and Required Permissions

Classes **may not be recorded by students without the express consent of the instructor** unless it is pursuant to an accommodation granted by the Office of Disability services. Class recordings, lectures, presentations, and other materials posted on Canvas are for the sole purpose of educating the students currently enrolled in the course. Students **may not record or share the materials or recordings**, including screen capturing or automated bots, unless the instructor gives permission. Digitally proctored exams may require students to engage the video camera, but those recordings will not be shared with or disclosed to others without consent unless legally permitted.

(N)etiquette

Netiquette refers to etiquette that is used when communicating on the Internet. Review the Core Rules of Netiquette. When you are communicating via email, discussion forums or synchronously (real-time), please use correct spelling, punctuation and grammar consistent with the academic environment and scholarship. We expect all participants (learners, faculty, teaching assistants, staff) to interact respectfully. Learners who do not adhere to this guideline may be removed from the course.

1. Conner, P. (2006-2014). Ground Rules for Online Discussions, Retrieved 4/21/2014 from: http://teaching.colostate.edu/tips/tip.cfm?tipid=128

Resources for Students at Georgia Tech

Accommodations for Students with Disabilities

If you are a student with learning needs that require special accommodation, contact the Office of Disability Services at (404) 894-2563 or http://disabilityservices.gatech.edu/, as soon as possible, to make an appointment to discuss your special needs and to obtain an accommodations letter. Please also e-mail me as soon as possible to set up a time to discuss your learning needs.

Communication Center

The Communication Center is available for in person and online appointments. Consultants help with written and multimodal projects, papers, presentations, and much more. More information is here: https://commlab.gatech.edu/

Pathways to Success at Tech

Student Success includes a network of support, from peers to professional staff. More information is here: Success at Tech – Helping you succeed at GT! (gatech.edu).

Resources available include: LGBTQIA Center, OMED, Women's Resource Center, study supports (Tutoring and Academic Support, the Communication Center), mental health resources (CARE), food banks and food security resources (STAR), resources for veterans, service members, and their families, and others.