| **FIN 3000 (Asynchronous) Online Course<br>Principles of Finance** | |
|---|---|
| Course Description | This course provides students with a rigorous introduction to the fundamental principles of finance. The primary concepts covered include the time value of money, principles of valuation and risk, and the nature and characteristics of domestic and international financial securities and markets. Specific applications include the valuation of debt and equity securities and capital budgeting analysis.<br>Prerequisite: ECO 1001, ECO 1002, STA 2000, and ACC 2101 |
| Instructor: | Yao Shen |
| Email: | yao.shen@baruch.cuny.edu |
| Teaching Assistant | Kexin Tang (email: kexin.tang71@gc.cuny.edu ) |
| Classroom: | Zoom |
| Office: | Zoom / Vertical campus 10-257 |
| Office hours: | Wednesday 1:30 -2:30 pm or by appointment (via Zoom). Also available for in-person meetings by appointment. |
| Notice | This course syllabus is subject to change. |
| What is an Online Class? | This is an online class running in an asynchronous way that does not have a regular face-to-face nor virtual meeting. Instead, **this class will release all the class materials (e.g. lecture slides, class videos, assignments) step by step in a pre-defined schedule.** The motivation for this mode is to use technology to give you more flexibility with respect to attendance, especially for some students who still need to work during this hard time; and also to deliver a high-quality course more efficiently.<br><br>The students will spend considerable time on material and assessment online. There will be online content (narrated slides, online homework etc.) that students will go through on their own. **The course will use the 'Connect' website and Brightspace for online material.** I expect each student to devote at least four hours per week reading the relevant chapters in the text and any supplementary notes, watching the class videos, and also practicing exercises and problems from the textbook.<br><br>The asynchronous adds another layer of responsibility on you. **You have to be disciplined about doing the reading, watching and homework because there is no regular meeting.** There is a wealth of material on Connect available for practice. I strongly recommend that you do the extra practice problems if you are having difficulty.<br><br>How to do well? Watch the narrated slides, class videos and do the problems. Go back and forth between the problems and the slides. After each chapter's video, go over the work we have done and prepare for the homework (post-lecture quizzes).<br><br>Useful Connect orientation videos:<br>https://mhedu.force.com/CXG/s/article/Connect-Student-How-To-Videos |

| **Course Learning Goals** | |
|---|---|
| Time Value of Money | Students will understand how compounding and discounting concepts are utilized when calculating the value of money. Students then will be able to estimate the prices of bonds and stocks. |
| Risk and Return | Students will understand the concept and measurement of risk. Students will study the relationship between risk and return of assets. |
| Characteristics of Domestic and International Financial Securities and Markets | Students will understand the key characteristics of different financial securities and markets, across different countries. Students will be able to identify security types based on the characteristics given. |

| **Required Materials** | |
|---|---|
| Text Book | (Baruch College) Principles Finance FIN 3000 Selected Chapters Connect 11th edition. This custom edition book is available at: https://www.mheducation.com/highered/custom/product/1266629432.html<br><br>This custom edition textbook bundle contains an activation code to Connect, the online tool that we will be using throughout the semester. The bundle (including the activation code) will be shipped via mail.<br><br>The bookstore also carries the custom edition. This edition costs around $68 before tax and shipping. You do not need the "fancy" complete version the cost of which ranges from $130 to $200 depending on the choice of either print book or e-book.<br><br>You can also purchase the stand-alone digital Connect access electronically online (this way you obtain access immediately) following steps 1-6 below. With this option, you will have full access to the electronic textbook and other learning resources on your computer and mobile devices. Another advantage is that you will gain access immediately after purchase instead of waiting for the activation code in the mail. The stand-alone digital access to Connect is priced at $70.<br><br>**Registration** will be open on August 27th, 2024. To register for this course on Connect, please follow the steps below:<br>1) Watch the instruction video by clicking on the link below: https://www.mheducation.com/highered/support/connect/first-day-of-class/d2l-ltia.html<br>2) Login to your Brightspace account and navigate to this course (FIN3000). Navigate to the content area and click on "Course Documents" and then select the content folder named "Introduction."<br>3) Under the "Introduction" folder, click on any Connect assignment link (including Connect orientation) to start the registration process. (Notice that the assignments in the "Introduction" folder and all the LearnSmart assignments are for your own practice and will NOT be graded.) |

| | |
|---|---|
| | 4) Once you click on a Connect assignment, the browser will direct you to the Connect registration webpage. Enter your Baruch email address and click "Begin". If you receive the message, "You have a Connect Account but have forgotten your password", click "Forgot Password".<br>5) Once in, please follow the prompts. Create your account: Enter your school email, First and Last Name, create a password and select a security question. Please create the account based on your true information (I need this information to upload your grade on Brightspace when synchronizations issues arise). Agree to the Terms and Conditions and then click "Continue".<br>6) You have three registration options: i) **Connect Code:** Enter a Connect access code and click **Redeem; ii) Purchase Online:** Click **Buy It** to use a credit card or PayPal; iii) **Temporary Access:** Click **Access Now** for two-week temporary access (this is only available during the first two weeks of the semester). Click **Confirm.** You are now registered.<br><br>IF YOU ENCOUNTER ANY ISSUES, PLEASE CONTACT MCGRAW HILL TECHNICAL SUPPORT AT 1-800-331-5094. (IMPORTANT: PLEASE NOTE YOUR CASE NUMBER.)<br>• Student Support Video<br>• Technical issues: 800-331-5094 or https://mhedu.force.com/CXG/s/ContactUs |
| Calculator | A financial calculator is necessary for this class. We will have quantitative financial questions that require the use of a financial calculator. Texas Instruments BA II Plus is the best choice (You do not need to buy the professional version). I will show you how to use this calculator in class. You **MUST** bring your own financial calculator to exams. If you are not willing to purchase a financial calculator or you forget it on an exam day, remember that the calculators are available to borrow from the library. I will not lend you a calculator on an exam day. |

| **Course Structure and Policies** | |
|---|---|
| Class Sessions (Recorded) | Recorded class sessions combine:<br>• Lecture covering topics from the textbook<br>• Problem solving |
| Live Zoom sessions | Optional live Zoom sessions include bi-weekly check-in sessions and weekly TA tutorial sessions. More details about the schedule will be announced in the first two weeks. |
| Post-lecture Quizzes | Homework in the form of quiz will be assigned on *Connect*. You should work individually for the homework. You have one attempt. Remember you must submit your answers to receive the credit. Please make sure to submit before the deadline**.** Late homework assignments (submitted within 5 days after the due date) will receive a score reduction by 20% for each day overdue. Assignments submitted more than five days after the deadline will not be accepted. |
| Pre-lecture Quizzes | Depending on the Chapter, these are video lesson items with incorporated quizzes, or a single item called "Pre-lecture quiz". You have two attempts, and your score will be the |

| | |
|---|---|
| | best score of your two attempts. More detailed instructions will be provided. Late homework assignments (submitted within 5 days after the due date) will receive a score reduction by 20% for each day overdue. Assignments submitted more than five days after the deadline will not be accepted. |
| EDGAR Assignment | This assignment asks you to extract financial information about publicly traded firms from their annual report on Form 10-K from the EDGAR database. This assignment will be posted on Brightspace by the first week of November and the deadline to submit it will be around last week of November or the first week of December. Specific dates will be announced soon. |
| Excel Project | See Appendix A for details. |
| Exam Policies | 1. Midterms will be given online. There will be two midterms. Midterms will not be cumulative and will be related to recent studies. Each midterm lasts for approximately 1 hour and 15 minutes.<br>2. Final exam will be cumulative. It will account for 30% of your grade. Final will be departmental. See Appendix B for specific topics.<br>3. Exams will be given in different versions.<br>4. Exams will be in closed-book fashion.<br>5. The instructor reserves the requirement to implement proctoring of the exams.<br>6. If you are not able to take the midterm exam due to acceptable reasons with "valid documented proof of your absence (i.e. sickness, family emergency) and an email explaining the situation sent to me before the exam, the weight of that exam can be added on to the cumulative final. There is no makeup exam for the midterm. |
| Email Instructions | All emails to me must be sent to yao.shen@baruch.cuny.edu. For course content related questions please also copy the TA on the email: kexin.tang71@gc.cuny.edu<br>All emails must include "***FIN3000-NETA-Your Name***" in the subject line. |
| Other Polices | 1. Brightspace and email will be used primarily for announcements. Please check your email and Brightspace frequently to keep in pace with the class.<br>2. Class documents will be available on Brightspace or Connect. |

| **Final Exam: Departmental online exam (date/time to be determined)** |
|---|
| **Online Proctoring System:** By the time of this class's midterm or final exams, CUNY faculty might be given access to an online proctoring system. If we are, we plan to make use of the system for our final (and/or midterm) examination. All members of the class will be asked to turn on their web cameras in order to take the exam(s).<br>**Make-up policy for the final exam**. Please note that the date and time for the final exam cannot be changed as this is a departmental level standardized exam for all sections of FIN 3000. If you miss the final exam, you will receive a zero for this exam, and your final grade for the course will include this. If you will miss the final exam, you should send me an e-mail **before** the final exam with a valid reason (determined by the instructor) with supporting documentation. If it is determined by the instructor to be a valid reason, you may attend a makeup exam scheduled by your instructor with a different set of questions, or may receive an incomplete for the course. This incomplete comes with the understanding that your only opportunity to take the final exam (and receive a grade for this course) will be at the end of the Fall 2023 semester. Please keep this in mind as you make plans for this course. |

| **Grading Policies** | |
|---|---|
| Post-lecture Assignment | 6.75% |
| Pre-lecture Assignment | 2.25% |
| EDGAR Assignment | 1% |
| Excel Project | 5% |
| Midterm 1 | 27% |
| Midterm 2 | 28% |
| Final Exam | 30% |
| Total | 100% |

Final exam will be cumulative, including chapters 5-7, 11-12. **If you have any questions on SAM project, please contact the project team instead of me for any information.** I only receive a final score from the SAM project team and add it to your final grade. Check Appendix A for more information.

The instructor may also assign extra credits (e.g. up to 2%) towards final grades mainly based on the assessment of a student's participation in live check-in sessions (more details about these sessions will be announced by Week 1).

Final grades will be based on the total points (out of 100) earned by each student and will follow the department grade distribution guidelines. As per the department's guidelines, exams will be graded on a curve with a median grade of C+. That means about half of the students will have grades of C+ and higher, and about half of the students will have grades of C and lower.

| **Chapters Covered** | |
|---|---|
| Chapter 1 | Goals and Governance of the Corporation |
| Chapter 2 | Financial Markets and Institutions |
| Chapter 3 | Accounting and Finance |
| Chapter 4 | Measuring Corporate Performance |
| Chapter 5 | The Time Value of Money |
| Chapter 6 | Valuing Bonds |
| Chapter 7 | Valuing Stocks |
| Chapter 11 | Introduction to Risk, Return, and the Opportunity Cost of Capital |
| Chapter 12 | Risk, Return and Capital Budgeting |

***PROPOSED PRELIMINARY CLASS SCHEDULE*** *(Tentative; Subject to Change*)

| ***Week*** | ***TOPIC*** | ***Pre-Lecture activities due date (before 11:59pm)*** | ***Post-Lecture Quiz due date (before 11:59pm)*** |
|---|---|---|---|
| Week 1 – Mon Sep 2 | Syllabus Review and Introduction | | |
| Week 2 – Mon Sep 9 | Goals and governance of the corporation<br>📖 Textbook: Chapter 1 | Mon Sep 23 | Mon Sep 23 |
| Week 3 – Mon Sep 16 | Financial Markets and Institutions | Mon Sep 23 | Mon Sep 23 |

| | | | |
|---|---|---|---|
| | 🕮 Textbook: Chapter 2 | | |
| Week 4 –<br>Mon Sep 23 | Accounting and Finance<br>🕮 Textbook: Chapter 3 | Mon Sep 30 | Mon Sep 30 |
| Week 5 –<br>Mon Sep 30 | Measuring Corporate Performance<br>🕮 Textbook: Chapter 4 | Mon Oct 7 | Mon Oct 7 |
| Week 6 –<br>Mon Oct 7 | The Time Value of Money<br>🕮 Textbook: Chapter 5 | Sun Oct 13 | Sun Oct 13 |
| Sun Oct 13<br>*(To be confirmed. Alternative date: Oct 20)* | **Midterm Exam 1**<br>🕮 Chapter 1-4, 5 | | |
| Week 7 –<br>Mon Oct 14 | Valuing Bonds (Part I)<br>🕮 Textbook: Chapter 6 | Mon Oct 28 | |
| Week 8 –<br>Mon Oct 21 | Valuing Bonds (Part II)<br>🕮 Textbook: Chapter 6 | | Mon Oct 28 |
| Week 9 –<br>Mon Oct 28 | Valuing Stocks (Part I)<br>🕮 Textbook: Chapter 7 | Mon Nov 11 | |
| Week 10 –<br>Mon Nov 4 | Valuing Stocks (Part II)<br>🕮 Textbook: Chapter 7 | | Mon Nov 11 |
| Week 11 –<br>Mon Nov 11 | Introduction to Risk, Return, and the Opportunity Cost of Capital (Part I)<br>🕮 Textbook: Chapter 11 | Mon Nov 25 | |
| Sun Nov 17 | **Midterm Exam 2**<br>🕮 Chapter 6-7 | | |
| Week 12 –<br>Mon Nov 18 | Introduction to Risk, Return, and the Opportunity Cost of Capital (Part II)<br>🕮 Textbook: Chapter 11 | | Mon Nov 25 |
| Week 13 –<br>Mon Nov 25 | Risk, Return, and Capital Budgeting (Part I)<br>🕮 Textbook: Chapter 12 | Mon Dec 9 | |
| Week 14 –<br>Mon Dec 2 | Risk, Return, and Capital Budgeting (Part II)<br>🕮 Textbook: Chapter 12 | | Mon Dec 9 |
| Week 15 –<br>Mon Dec 9 | Finish and review | | |
| Date/Time TBD | **Final Exam (departmental)**<br>🕮 Chapter 5-7, 11-12 | | |

**Academic Integrity**

The Department of Economics and Finance fully supports Baruch College's policy on Academic Honesty, which states, in part:

> Academic dishonesty is unacceptable and will not be tolerated. Cheating, forgery, plagiarism and collusion in dishonest acts undermine the college's educational mission and the students' personal and intellectual growth. Baruch students are expected to bear individual responsibility for their work and to uphold the ideal of academic integrity. Any student who attempts to compromise or devalue the academic process will be sanctioned.

Additional information can be found here.

Any infringement of this rule will be treated as a serious violation of Academic Integrity. Any suspected academic dishonesty in this regard will result in a grade of F on the exams and most likely an F in the course as well. Students should also understand that a report of suspected academic dishonesty will be sent to the Dean of Students' office and becomes a permanent part of the student's file.

**Students with Disabilities and Other Special Needs**

**Students with disabilities are supported in their academic studies by Baruch College's** Office of Services for Students with Disabilities according to their Mission Statement:

> The Office of Services for Students with Disabilities exists to provide reasonable accommodations to students with disabilities to ensure they have equal access to the college's programs and services. Through student intake, faculty consultation, and outreach to the community, students can develop interpersonal, social, vocational and emotional growth.

Students who feel that they may need a reasonable accommodation based on a disability should contact the staff at the Office of Services for Students with Disabilities, Newman Vertical Campus, Room 2-271, or by phone at (646) 312-4590. More information is available on their website here.

**Consent to Recording**

Students who participate in this class with their camera on or use a profile image are agreeing to have their video or image recorded solely for the purpose of creating a record for students enrolled in the class to refer to, including those enrolled students who are unable to attend live. If you are unwilling to consent to have your profile or video image recorded, be sure to keep your camera off and do not use a profile image. Likewise, students who un-mute during class and participate orally are agreeing to have their voices recorded. If you are not willing to consent to have your voice recorded during class, you will need to keep your mute button activated and communicate exclusively using the "chat" feature, which allows students to type questions and comments live.

| **Assurance of Learning** | |
|---|---|
| Analytical Skills | Students will possess the analytical and critical thinking skills to evaluate issues faced in business and professional careers. |
| Technological Skills | Students will possess the necessary technological skills to analyze problems, develop solutions and convey information. |
| Communication Skills: Oral | Students will have the necessary oral communication skills to convey ideas and information effectively and persuasively. |

| | |
|---|---|
| Communication Skills: Written | Students will have the necessary written communication skills to convey ideas and information effectively and persuasively. |
| Civic Awareness and Ethical Decision-making | Students will have the knowledge base and analytical skill to guide them when faced with ethical dilemmas in business. Students will have an awareness of political, civic and public policy issues affecting business. |
| Global Awareness | Students will know how differences in perspectives and cultures affect business practices around the world. |
| Proficiency in a Single Discipline | Students will possess a deep understanding of and intellectual competence in at least one business discipline. |

| **BBA Majors: Finance** | |
|---|---|
| Corporate Finance | Students will develop an understanding of the key concepts of time value of money, corporate finance models for project valuation, and basic capital structure and dividend theory. |
| Investments | Students will be able to define and calculate standard risk and return measures, value simple equity and bonds securities, and explain the modern portfolio theory and the capital asset pricing model. |
| Derivatives | Students will understand the basic applications of derivatives in investments and corporate finance and will be able to discuss the characteristics of derivative products. |
| Data Analysis | Students will be able to analyze data and estimate models for project valuation to support business decisions |

| **Assurance of Learning Chart** | | | | |
|---|---|---|---|---|
| **BBA Learning Goals** | **Significant Part of Course** | **Moderate Part of Course** | **Minimal Part of Course** | **Not Part of Course** |
| Analytical Skills | ☒ | ☐ | ☐ | ☐ |
| Technological Skills | ☐ | ☒ | ☐ | ☐ |
| Communication Skills: Oral | ☐ | ☒ | ☐ | ☐ |
| Communication Skills: Written | ☐ | ☒ | ☐ | ☐ |
| Civic Awareness and Ethical Decision-Making | ☐ | ☒ | ☐ | ☐ |
| Global Awareness | ☐ | ☒ | ☐ | ☐ |
| Proficiency in a single discipline: Finance | ☒ | ☐ | ☐ | ☐ |

| **Assignment Mapping** | | |
|---|---|---|
| **Assignments** | **Course Learning Goals** | **BBA Learning Goals** |
| Participation | Time Value of Money<br>Risk and Return<br>Markets and Securities Characteristics | Analytical skills<br>Proficiency in Finance<br>Communication Skills |
| Excel Project | Time Value of Money<br>Risk and return | Technological skills |
| Lectures | Time Value of Money<br>Risk and Return<br>Markets and Securities Characteristics | Financial reasoning skills<br>Global awareness<br>Ethical decision making |
| Exams | Time Value of Money<br>Risk and Return<br>Markets and Securities Characteristics | Proficiency in Finance<br>Analytical skills<br>Technological skills |

# Appendix A: Excel Project (SAM)

**DO NOT CONTACT YOUR PROFESSOR OR RECITATION INSTRUCTOR FOR ASSISTANCE OF ANY KIND RELATED TO EXCEL PROJECTS – DIRECT YOUR QUESTIONS TO THE EXCEL HELPDESK** (http://blogs.baruch.cuny.edu/excelhelp)

## The Excel Project

The Excel Project consists of **4** projects to be completed via the SAM online platform. These projects are intended to improve your Excel skills and familiarize you with business spreadsheet applications.

**The last submission date for ALL projects is Dec 3rd, 2024. No extension will be given after Dec 3rd, 2024.**

**Grading Rules.** Successful completion of the 4 projects will constitute **5% of your final FIN 3000 grade**. The projects are self-graded and you'll have **3 trials** to complete each one of them. Assignments submitted with scores of 80% and above will receive full credit for the assignment (i.e. 100/100 points). On-time assignments that score less than 80% will receive the exact credit earned (i.e. a score of 75% on an assignment submitted on time will be recorded as 75/100 points). Late submissions are now allowed; students will lose 1 point per day that the assignment is late. Also, late assignments will receive the exact credit earned if the adjusted total falls below 80% (e.g. a late assignment with a score of 84% and 5 days late will be recorded as [79=84-5]/100 points).

Please note: **Windows Excel 2019** is the best version to work on all the SAM assignments as we are using SAM 2019, which was developed around Windows Excel 2019. You can choose to use Mac or other Windows Excel versions, but we will not be responsible for the possible grading errors that are caused by using versions other than **Windows Excel 2019**. You can find **Windows Excel 2019** on all PCs in Baruch students labs, which you can **access remotely** at **onlinelabs.baruch.cuny.edu**

**Due dates**. **Late Submissions are allowed, with points deducted accordingly as explained in Grading Rules. The last submission date for ALL projects is December 3rd, 2024. No extension will be given after that date.**

| Assignment | Schedule date | Due date |
|---|---|---|
| Project 1: Pivot Tables and Charts | First day of classes | **September 20th** |
| Project 2: Revenue Analysis | First day of classes | October 11th |
| Project 3: Financial Projection | First day of classes | November 1st |
| Project 4: Data Analyses | First day of classes | November 22nd |

**Pricing.** You need to purchase access to the SAM platform in order to complete the projects. The cost is $55. Once purchased, your SAM account will be active until you graduate and you'll be able to access Excel projects in other classes at not cost. If you have a SAM account from a previous class, simply login to SAM (you do NOT need to purchase access again) and join your new class (see instructions below).

**Obtaining access to SAM if you already have a SAM Login:**

*A PowerPoint file explaining the registration procedure is posted on the course **2024 Fall Excel Module for FIN 3000** under **Content**.*

1. Go to sam.cengage.com.
2. Enter your username and password, and then click "Log In". (If you have forgotten your password, click "Forgot your password?" and enter your username. You will be asked to answer your secret security question and a reset password link will be sent to your email address).

**Obtaining access to SAM if you are a NEW USER:**

*A PowerPoint file explaining the registration procedure is posted on the course **2024 Fall Excel Module for FIN 3000** under **Content**.*

1. **Go to sam.cengage.com**.
2. **First-time SAM User? Click "New User" or log in with your Cengage credentials and follow the on-screen prompts to create your account**. You might already have a Cengage account if you've used MindTap, CNOWv2, OWLv2, WebAssign or another Cengage platform/eTextbook in a different course
3. **Enter your institution key.** The institution key for Baruch College is T2031850.
4. **Set Up Your Profile**. Please use your Baruch email address and official roster name when you create your profile. (Not using your Baruch email address may lead to issues when merging your SAM grade into your final grade.) Enter a secret question and answer that will be used for security purposes should you forget your password. Confirm your profile information and accept the License Agreement.
5. **If the Username you enter exists in Cengage**, a prompt displays so you can enter your Cengage password. If you cannot retrieve your password using the *Forgot your password* link, you can create a new SAM account with a different username.
6. **You will then be asked to Enter Your Key Code**, please select 'Enter Later' to move onto the next step

**Once you have access to SAM (for NEW or EXISTING USERS)**

1. **Join a Section**. If not already enrolled in a section, click the "Sections" tab at the top of the screen. Click "Join a Section", and locate your section (FIN 3000) and term (Fall 2024), then click the blue arrow icon in the "Join Section" column on the right. You MUST join the section to see your assignments.
2. **Access your Assignments**. Click on Activity List on the top navigation bar to retrieve the assignments ("Projects") scheduled for your section. You can access the Excel Tutorials ("Training") for help in completing the assignments. You also have access to 21 voluntary projects with no deadlines. ("Projects").
3. You must have pop-up windows ENABLED for the SAM site in order to see your assignments.

**Purchasing SAM access**

1. Navigate to your Cengage dashboard via www.cengage.com
2. Log in with your SAM username and password
3. Select 'My Home' under your name in the left-hand pane of your screen
4. You will then see a prompt that says 'Ready to purchase? Review your options now"
5. Click on the yellow 'Review Purchase Options Button'
6. Select the option that works best for you. *The 'materials for a single course' option gets you access to all SAM courses at Baruch. If you are taking other courses at Baruch outside of SAM, you might want to consider Cengage Unlimited' If you decide to buy the SAM code to start, you can upgrade to Unlimited at a later date by paying the difference between $55 and $129.99.*
7. Go to your cart and click on 'Start Secure Checkout'
8. Once purchased, you will see in your Cengage dashboard that the materials are marked as 'paid' and you are then able to work in the course by logging into sam.cengage.com or through www.cengage.com

Viewing the SAM tutorials before doing the projects increases your chances of a successful and quicker project completion. Completing the voluntary projects will significantly improve your Excel skills which are invaluable both in your future academic and professional career.

**Academic Integrity.** SAM detects files shared with other students and generates a report for the instructors with the names of plagiarizing students and all parties involved. Students caught cheating will be reported to the Office of the Dean of Students for disciplinary action.

**Troubleshooting**. Several resources are available to you should you encounter any problems:

**Brightspace.** Baruch has now transitioned away from Blackboard and on to Brightspace. The SAM portion of your course has its own Brightspace page that you must enroll in to retrieve important SAM materials and receive relevant announcements. Click on this link and select *Enroll in Course: Brightspace Fall 2024 - Excel SAM Course FIN 3000*

**SAM Help Desk.** Students with questions about SAM can access the help desk either of two ways: through Brightspace or at http://blogs.baruch.cuny.edu/excelhelp. The help desk is supported by PhD students familiar with SAM and the SAM projects. Emails will be answered daily, Monday-Friday. If many inquiries arise about a common issue, then responses will be posted on Brightspace.

**Technical Support**. For any problems accessing or using SAM contact Technical Support at:
Phone: 1-800-354-9706 (Mon-Thurs, 8:30am to 9:00pm EST & Friday, 8:30am to 6:00pm EST) or Chat (24/7) or E-mail (24/7): http://www.cengage.com/support/

**Excel tutors.** Student Academic Consulting Center (SACC) will provide tutors who are trained in your assigned SAM projects and can help you learn how to use Excel. To schedule an appointment, visit https://www.baruch.cuny.edu/sacc. To sign up for a tutoring

session, enter your SACC login information if you have already created an account otherwise follow the step to register with SACC. Select the *SAM Software Projects Tutoring.*

**"Walk-in" workshops.** The SACC tutoring center will offer remote workshops on using Excel with SAM the week BEFORE every project is due. We will send reminders as to the date, time and place of each workshop via Brightspace. To sign up for a workshop, go to https://www.baruch.cuny.edu/sacc. Enter your SACC login information if you have already created an account; otherwise follow the steps to register with SACC. Select the *SAM Software Projects Workshop* from the drop-down list and choose the session that you would like to sign up for from the calendar.

**Internet browsers.** It is recommended that you use Chrome, Safari or Firefox with SAM. Avoid Internet Explorer.

**DO NOT CONTACT YOUR PROFESSOR OR RECITATION INSTRUCTOR FOR ASSISTANCE OF ANY KIND RELATED TO EXCEL PROJECTS – DIRECT YOUR QUESTIONS TO THE EXCEL HELPDESK (**http://blogs.baruch.cuny.edu/excelhelp)

## Appendix B: Selected Final Topics

| | compute | topic | comment |
|---|---|---|---|
| 1 | PV | single payment | |
| 2 | FV | single payment | |
| 3 | I | single payment | |
| 4 | N | single payment | |
| 5 | PV at time 0 | perpetuity | |
| 6 | R | perpetuity | |
| 7 | Payment | perpetuity | |
| 8 | PV at time t | perpetuity | |
| 9 | PV | ordinary annuity | |
| 10 | FV | ordinary annuity | |
| 11 | N | ordinary annuity | |
| 12 | I | ordinary annuity | |
| 13 | Pmt | ordinary annuity | |
| 14 | PV | annuity due | |
| 15 | FV | annuity due | |
| 16 | N | annuity due | |
| 17 | I | annuity due | |
| 18 | Pmt | annuity due | |
| 19 | PV | infrequent annuity (e.g., 1 payment every 2 years) | |
| 20 | FV | infrequent annuity (e.g., 1 payment every 2 years) | |
| 21 | N | infrequent annuity (e.g., 1 payment every 2 years) | |
| 22 | I | infrequent annuity (e.g., 1 payment every 2 years) | |
| 23 | Pmt | infrequent annuity (e.g., 1 payment every 2 years) | |
| 24 | EAR from APR | with different finite compounding frequencies | |
| 25 | EAR from APR | continuous compounding | |
| 26 | EAR from rate per period | with different finite compounding frequencies | |
| 27 | EAR from rate per period | continuous compounding | |
| 28 | APR from EAR | with different finite compounding periods | |
| 29 | APR from rate per period | with different finite compounding periods | |
| 30 | APR from EAR | continuous compounding | |
| 31 | APR from rate per period | continuous compounding | |
| 32 | Pmt (1st annuity) | saving for retirement problem w/ 2 annuities | may be broken into separate MC questions |

| | | | |
|---|---|---|---|
| 33 | Pmt (2nd annuity) | saving for retirement problem w/ 2 annuities | may be broken into separate MC questions |
| 34 | N (1st annuity) | saving for retirement problem w/ 2 annuities | may be broken into separate MC questions |
| 35 | N (2nd annuity) | saving for retirement problem w/ 2 annuities | may be broken into separate MC questions |
| 36 | PV (1st annuity) | saving for retirement problem w/ 2 annuities | may be broken into separate MC questions |
| 37 | PV (2nd annuity) | saving for retirement problem w/ 2 annuities | may be broken into separate MC questions |
| 38 | FV (1st annuity) | saving for retirement problem w/ 2 annuities | may be broken into separate MC questions |
| 39 | capital gain yield | stocks - any | |
| 40 | holding period return | stocks - any | |
| 41 | dividend yield | stocks - any | |
| 42 | P(0) | stocks - constant growth | |
| 43 | R | stocks - constant growth | |
| 44 | Div(1) | stocks - constant growth | |
| 45 | P(t) | stocks - constant growth | |
| 46 | Div(t) | stocks - constant growth | |
| 47 | capital gain yield | stocks - constant growth | |
| 48 | holding period return | stocks - constant growth | |
| 49 | dividend yield | stocks - constant growth | |
| 50 | P(0) | stocks - constant growth, dividend starts in future | |
| 51 | P(0) | stocks - 2 stage growth | |
| 52 | P | bonds - semiannual coupons | |
| 53 | N | bonds - semiannual coupons | |
| 54 | YTM | bonds - semiannual coupons | |
| 55 | Pmt | bonds - semiannual coupons | |
| 56 | Current yield | bonds - semiannual coupons | |
| 57 | Coupon rate | bonds - semiannual coupons | |
| 58 | P | zero coupon bond | |
| 59 | N | zero coupon bond | |
| 60 | YTM | zero coupon bond | |
| 61 | Exp. R | based on scenarios and probabilities | |
| 62 | Ave R | based on history of N observations | |
| 63 | s | based on history of N observations | |
| 64 | portfolio R | N stocks | |
| 65 | portfolio β | N stocks | |
| 66 | risk premium | given R and Rf | |
| 67 | market risk premium | given Rm and Rf | |

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|---|---|---|---|
| 68 | R | capm | |
| 69 | risk premium | capm - given β, Rm, Rf | |
| 70 | | capm - given R, Rm, Rf | |
| 71 | Rm | capm - given R, β, Rf | |
| 72 | Rf | capm - given R, β, Rm | |
| 73 | conceptual questions | TVM | |
| 74 | conceptual questions | stocks | |
| 75 | conceptual questions | bonds | |
| 76 | conceptual questions | risk and return, including but not limited to: expected return, required return, types of risk, diversification, portfolio risk and return, etc. | |