BFIN 2110 – Introduction to Finance

Instructor Information

Contact Information

Name:	**Cheryl L. Bernier**
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Phone:	505-925-8500
Office No.:	online
Office Hours:	Mondays: 8:00-9:00 pm and by appt. (Online)
Preferred Methods of Contact:	**Homework or Grade Questions:** Use UNM email

Instructor Response Time

Communication

I routinely check Canvas for postings or messages, Monday – Friday and sometimes on the weekend. You can anticipate a 24-hour response from me, Monday – Friday.

Grading

McGraw Hill Assignments and Quizzes will be transferred to Canvas immediately after submission. These tasks will not be accepted after the due dates. Required Discussion Postings will not be accepted late. Other papers can be accepted up to 5 days late with a 20% deduction for each late day. Bonus points will not be accepted late. Discussion Board Posting grades will be posted in Canvas within one (1) week after the chapter closes. No work will be accepted after the term ends.

Course Information

Course Description

Introduces tools and techniques of financial management. Includes time value of money; financial planning, diversification and risk; debt and equity investment decisions; and financial statement analysis.

Course Objectives/Student Learning Outcomes

Students completing this course should be able to:
1. Explain the time value of money and its application in decision-making, including calculating present and future values of single payment and series of payments.
2. Identify the major sources of external long-term financing for corporations.
3. Explain risk-return tradeoff as it relates to diversification.
4. Differentiate the role of finance from other related disciplines such as accounting and economics.
5. Demonstrate knowledge or capital markets and securities (debt and equity).
6. Describe basic types of financial ratios and their uses.
7. Demonstrate the ability to prepare cash flows and make qualitative judgments on the relevance of the changes from one time frame to another.

Prerequisites

MATH 1215 or (MATH 1215X and MATH 1215Y and MATH 1215Z) or MATH 1220 or MATH 1230 or MATH 1240 or MATH 1430 or MATH 1440 or MATH 1512 or MATH 1522.

Corequisites

None

Course Orientation

Instructions for Orientation assignments are in Canvas on the Course Home page under "Orientation Module - Click Start Here" link.

Textbooks & Software

Required Textbooks/Resources

This course is an Inclusive Access course. The UNM Bookstore and publisher have worked together to lower the cost of your course materials by delivering them digitally and directly to your UNM Canvas account.

Required text: Cornett, M., Adair, T., & Nofsinger, J. *Finance: Applications and Theory* (6th edition). McGraw Hill.

We will use the Smart Book (online textbook) for this class. Students will have access to this text and materials through UNM's Inclusive Access, which means that the materials are embedded in the Canvas class. Students can also choose to purchase a loose-leaf version of the textbook, in addition to the included online materials; however, the loose-leaf text is not required.

You will be able to access your Smart Book (also known as an e-book or an online textbook) directly from UNM Canvas. Once you have accessed the class on Canvas, you will click on your first chapter assignment. You will enter your access code that you should have been provided. If you do not have an Inclusive Access code, contact the UNM-Valencia Campus Bookstore and they will help you. From then on, any time you click on any Connect assignment, you will be brought to the Connect site. From that site, you can then click on the E-Book option to read your online text.

Under the Inclusive Access model, you will have free access to your digital course materials during the evaluation period (**add/drop period – approximately September 1)**. If you are still enrolled in the course when the evaluation period is over, then your course materials will be charged directly to your Bursar

Account at that time.

Technical Considerations

Online Course Requirements

- A high-speed Internet connection is highly recommended.
- Supported browsers include: Chrome, Internet Explorer, Firefox, and Safari. To check your browser(s), use this link: https://help.blackboard.com/Learn/Student/Getting_Started/Browser_Support/Browser_Checker

Also the UNM IT Department, offers a variety of free applications including Symantec Endpoint Protection Antivirus Software. To download a copy, simply to go http://it.unm.edu/download/ and log in using your UNM NetID and password.

Any computer capable of running a recently updated web browser should be sufficient to access your online course. However, bear in mind that processor speed, amount of RAM and Internet connection speed can **greatly** affect performance.

Online courses perform best on a hard-wired, high speed Internet connection. Those using Wi-Fi connections may experience longer page load times and much slower performance when accessing their online course. Additionally, using a Wi-Fi connection may cause reception problems during Zoom Meetings. UNM offers free high-speed Internet access at UNM's Computer Pods

UNM Canvas Technical Support:
(505) 277-0857 (24/7) or use the "Create a Support Ticket" link in your course.

UNM Canvas Tracking

UNM Canvas automatically records all students' activities including: your first and last access to the course, the pages you have accessed, the number of discussion messages you have read and sent, chat room discussion text, and posted discussion topics. This data can be accessed by the instructor to evaluate class participation and to identify students having difficulty.

Course Interruptions and Scheduled Maintenance

In the Event of an Unexpected Course Interruption
If UNM Canvas is down for 4 hours or more on the day an assignment or exam is due, the instructor will notify students of a new due date.

Scheduled Maintenance
UNM Canvas has a weekly scheduled maintenance window from 4:30 am – 5:30 am every Saturday when UNM Canvas is not available. In addition, UNM IT conducts general system maintenance that affects multiple systems on campus, including UNM Canvas a few times a year, usually before the start and near the end of academic terms. Announcements for these periodic maintenance windows are normally posted in UNM Canvas two weeks ahead of time to notify users of planned outages. Please remember to plan ahead as you will not have access to UNM Canvas during these outages.

Student Course Access at the End of Term/Semester
Canvas is available for 2 weeks after the end of the course. After 2 weeks students will no longer have course access.

Assessment and Grading

Submission Requirements

I will not accept Learn Smart homework or Discussions late. Papers can be accepted late; however, students will lose 20% of their grade for each day late. No homework will be accepted after May 16, 2026. Again Discussion Board Postings will NOT be accepted late.

Grade Weighting

The following will be used to determine your grade in this course:	
Assessments	**Points/Percent**
Learn Smart Assignments (18)	360
Quizzes (8)	200
Discussions (4)	80
Introduction	10
Stock Market Exercise	100
Finance Article	50
Final Exam	200
Bonus Points (2)	20
Total Points Available (not including the bonus points)	**1000**

Grading Scale
Grades will be assigned based on the following course grading schedule:

Grade	Points			%
A	1,000	to	930	93.0%
A-	929	to	900	90.0%
B+	899	to	870	87.0%
B	869	to	830	83.0%
B-	829	to	800	80.0%
C+	799	to	770	77.0%
C	769	to	730	73.0%
C-	729	to	700	70.0%
D	699	to	600	60.0%
F	<599			< 60%

Course Expectations & Ground Rules

Course Schedule

See course schedule posted in UNM Canvas. You will find the schedule on the Syllabus/Schedule Module in Module 1.

Inclement Weather, Course Interruptions and Scheduled Maintenance

Inclement Weather

Since our homework and assessments (including the final exam) are online, inclement weather should not affect the completion of exams.

In the event of an unexpected course interruption:

If Canvas or My IT Lab is down for more than 4 hours on the day a homework, assessment or final is due, email the instructor at cbernier@unm.edu and let her know the problem you are encountering. If we confirm that the system was down, **the due date will automatically be extended for 24 hours.**

Instructor Drop and Withdrawal Policy

The instructor may drop a student, if the student does not complete the first week/module's activities by the end of the first full week of the course. The instructor may also drop a student during the term, if a student fails or misses assignments, an exam and does not contact the instructor within one week of the failed/missed assignment or exam. Do not count on me dropping you, however. Ultimately, it is your responsibility to drop the course if you are no longer interested in pursuing it.

Students are responsible for completing all courses in which they are enrolled. Changes in enrollment, drops or withdrawals must be officially processed. A student who does not follow proper withdrawal procedures may be given a failing grade and is responsible for tuition charges associated with the course. Deadlines for course withdrawals are established by the UNM Registrar's Office and may be found at http://registrar.unm.edu/. Any student considering dropping should first consult with the instructor and academic advisor.

Class Participation

I want all of my students to succeed! Just because the class is a distance learning class does not mean we are disconnected.

Required Discussion Posting Information

Substantive initial posts and responses to a classmate's post are expected by Sunday night at 11:59 PM.

Netiquette Ground Rules

Use proper grammar and spelling (type your postings in WORD first in order to use spell check then copy and paste into UNM Canvas - this will also save you retyping it if should happen in UNM Canvas with your posting).

UNM-VC RESOURCES

Student Services

There are various services provided in our Student Services Department. See below about equal access. Also, we have a testing center, advising, and career placement available: http://valencia.unm.edu/students/student-services.html

Other Important Information

Equal Access

If you have a documented disability, please provide me with a copy of your letter from Equal Access Services as soon as possible to ensure that your accommodations are provided in a timely manner. It is up to you to obtain documentation of a disability. If you are a Valencia campus student, contact Equal Access Services at Valencia Campus (505)925-8910 and http://valencia.unm.edu/students/advisement-and-counseling/equal-access-services.html. If you are a main campus student you can receive documentation from the main campus Accessibility Resource Center http://as2.unm.edu/ . I will not guarantee accommodation without the appropriate documentation.

Academic Dishonesty

Each student is expected to maintain the highest standards of honesty and integrity in academic and professional matters. The University reserves the right to take disciplinary action, up to and including dismissal, against any student who is found guilty of academic dishonesty or otherwise fails to meet the standards. Any student judged to have engaged in academic dishonesty in course work may receive a reduced or failing grade for the work in question and/or for the course. ***Academic dishonesty includes, but is not limited to: dishonesty in quizzes, tests, or assignments; sharing your NetID or MyLab IT login credentials, claiming credit for work not done or done by others; hindering the academic work of other students; misrepresenting academic or professional qualifications within or without the University; and nondisclosure or misrepresentation in filling out applications or other University records.***

Students should be familiar with UNM's Policy on Academic Dishonesty and the Student Code of Conduct, which outline academic misconduct, defined as plagiarism, cheating, fabrication, or facilitating any such act.