



**Nanchang University**  
**FIN21: Introduction to Finance**  
(Last Updated in Jan. 2024)

**Credit:** 4

***Contact Hours***

This course is composed of 24 lecture sessions, 3 tutorial sessions and 9 office contact hours. Each lecture session takes 2 contact hours in length; each tutorial session takes 3 contact hours in length; There will be a Q-A review session (3 contact hours) and Final Exam (3 contact hours) at the end of this term. This course has 72 contact hours in total.

***Course Description***

This course is designed to familiarize students with an overview of the field of finance while highlighting the three major financial areas: institutions & markets, investments, and financial management. The instructors are equipped with maximum flexibility for how the course is taught, and provides students with an integrated perspective of the different foundations of finance. This survey of the basic knowledge, concepts, and terms of finance is appropriate for all students.

After completing this course, students are expected to:

- 1) have a framework for analyzing types of financial decisions made by corporations;
- 2) understand present value techniques and capital budgeting principles;
- 3) have a broad understanding of the risk-return relationship and its implications for finance;
- 4) understand a number of techniques for valuing assets.

*Note: This Syllabus is subject to change based on the needs of the class.*

***Required Textbook***

**Textbook:** *Introduction to Finance: Markets, Investments, and Financial Management* by Ronald W. Melicher, Edgar A. Norton, 16th Edition

Publication Date: January 2017

Publisher: Wiley

ISBN: 978-1-119-32111-8

***Grading***

- |                |     |
|----------------|-----|
| •Participation | 20% |
| •Homework      | 20% |



- Midterm 30%
- Final Exam 30%

A+ 96-100	A 90-95	A- 85-89
B+ 82-84	B 78-81	B- 75-77
C+ 71-74	C 66-70	C- 62-65
D 60-61	F < 60	

### ***Course Schedule***

The course has 24 class sessions in total. All sessions are 2 contact hours in length. At the end of this term, there will be a Q-A review session(3 contact hours) and Final Exam (3 contact hours).

Note: the course outline and required readings are subject to change.

Class 1:

Overall introduction to finance and course expectations for students

Class 2:

The Financial Environment

Class 3:

Money and the Monetary System

Class 4:

Banks and Other Financial Institutions

Class 5:

Federal Reserve System

Class 6:

Policy Makers and the Money Supply  
Participation

Class 7:

International Finance and Trade

Class 8:

Savings and the Investment Process

Class 9:

Interest Rates



Class 10:

Time Value of Money

Class 11:

Bonds and Stocks: Characteristics and Valuations

Class 12:

Securities and Markets

Class 13:

Overview of Chapter 1 to Chapter 11

Homework

Class 14:

Financial Returns and Risk Concepts

Class 15:

Business Organization and Financial Data

Class 16:

Financial Analysis and Long-Term Financial Planning

Class 17:

Financial Analysis and Long-Term Financial Planning (Cont.)

Midterm

Class 18:

Managing Working Capital

Class 19:

Managing Working Capital (Cont.)

Class 20:

Short-Term Business Financing

Class 21:

Short-Term Business Financing (Cont.)

Class 22:

Capital Budgeting Analysis

Class 23:

Capital Budgeting Analysis(Cont.)



Class 24:

Capital Structure and the Cost of Capital

### ***Attending Policy***

Regular and prompt attendance is required. Under ordinary circumstances, you may miss two times without penalty. Each absence over this number will lower your course grade by a third of a letter and missing more than five classes may lead to a failing grade in the course. Arriving late and/or leaving before the end of the class period are equivalent to absences.

### ***Policy on "Late Withdrawals"***

In accordance with university policy, appeals for late withdrawal will be approved ONLY in case of medical emergency and similar crises.

### ***Academic Honesty***

Nanchang University expects all students to do their own work. Instructors will fail assignments that show evidence of plagiarism or other forms of cheating, and will also report the student's name to the University administration. A student reported to the University for cheating is placed on disciplinary probation; a student reported twice is suspended or expelled.

### ***General Expectations:***

Students are expected to:

- Attend all classes and be responsible for all materials covered in class and otherwise assigned;
- Complete the day's required reading and assignments before class;
- Review the previous day's notes before class and make notes about questions you have about the previous class or the day's reading;
- Participate in class discussions and complete required written work on time;
- Refrain from texting, phoning or engaging in computer activities unrelated to class during the class period;
- While class participation is welcome, even required, you are expected to refrain from private conversations during the class period.

### ***Special Needs or Assistance***

Please contact the Administrative Office immediately if you have a learning disability, a medical issue, or any other type of problem that prevents professors from seeing you have learned the course material. Our goal is to help you learn, not to penalize you for issues which mask your learning.