Business Finance

FINC 303-03 CRN 10446

MWF 9:00 - 9:50 TCFE 315

FALL 2017

“It is better to look ahead and prepare than to look back and regret.”

Jackie Joyner-Kersee, Olympic gold medalist

Marcia S. Snyder

College of Charleston
School of Business
5 Liberty Street,
Tate Center
Room 313

Phone:
843-953-4818

Email:
snyderm@cofc.edu

Office Hours:
MWF 10:00 – noon
And
By Appointment

About This Course

Pre-requisite:
Junior standing
ACCT 203 - Financial Accounting
ACCT 204- Managerial Accounting
ECON 200 – Principles of Microeconomics
ECON 201 – Principles of Macroeconomics
Math 104 or 250- Statistics
DSCI 232 – Business Statistics is suggested

FINC 303 is a prerequisite for most upper level finance courses and some upper level real estate courses.

I will share with you my knowledge and love of economics and finance, my passion for learning, along with guidance for your success.

You will share with me your active participation in class, your personal preparation of all assignments, and an indication of your knowledge gained through your efforts when asked.

Course Description:
This course presents the fundamental concepts of corporate finance. Special attention will be given to the financial administrator’s role in the area of working capital, capital budgeting, and financial decisions, including international investment and financial considerations.

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Office Hours: MWF 10:00 – noon And By Appointment

Course Objective:
Develop a framework for financial analysis that will enable you to make sound career and personal financial decisions, and prepare you for future studies in business.

Theoretical/Analytical Knowledge will be developed in the areas of:
- Working capital management
- Value of the firm's assets
- Financial leverage and the cost of capital
- Capital budgeting
- Dividend policy

Practical Competencies will be developed in:
- Financial statement analysis techniques
- Time value of money calculations
- Capital budgeting analysis techniques
- Financial planning and forecasting techniques
- Stock and bond valuation techniques
- Cost of capital calculations

School of Business Learning Objectives:
Demonstration of these competencies will be made through completion of homework and term exams.

- Quantitative Fluency: This course requires extensive application of mathematical theory and practice. Students will be required to use standard algebraic calculations to solve realistic financial questions. Students will recognize that a level of quantitative proficiency is necessary to successfully run the financial operations of a firm.

- Global and Civic Responsibility: Students will be asked to solve problems related to ethical dilemmas, encapsulated in financial problems. They will be asked to view issues through diverse lenses and gain an appreciation for complexities involved in addressing financial situations in a global world.

- Synthesis: This course requires knowledge from the associated disciplines of accounting, economics, and statistics. As such, students are expected to apply a level of proficiency in those subject areas in their understanding of financial principles and applications.
Required Course Materials- Text/homework


The least expensive option can be purchased directly from McGraw-Hill website is: Options include Loose-leaf hardback and e-text.

Also required is a financial calculator – Texas Instruments BAII PLUS is recommended.

Please bring your calculator to class EVERY DAY.

Required Course Materials – iclicker+ or REEF Polling Account

I will be using a cloud-based student response software by iClicker in class this semester. This will help me understand what you know, give everyone a chance to participate in class, and allow you to review the material after class.

Please go to www.iclicker.com to open a Reef Student account so I can transfer grades from your student account to my gradebook. Please note: you MUST enter your student ID as part of your Reef Student registration. While the website says this is optional, you must enter it for your grades to be counted. After opening your account you will need to search for our school and my course, then add the course to your course list within the site.

I will be allowing you to use either your phone/computer to participate or an iClicker remote. If you choose to use an iClicker remote, you will need to register your remote ID within your Reef Student account so that your responses via remote are linked to your Reef Student account.

If you choose to use your phone or computer to participate in polls, you will need to purchase a Reef subscription. For questions regarding Reef subscriptions, please see the FAQ’s at the end of the syllabus or visit the iClicker support website.

Purchasing a Reef subscription is optional if you are using an iClicker remote.

Troubleshooting
You can find the answers to many of your questions on the i>clicker student support site (http://support.iclicker.com).

*You may also use a statistical or scientific graphing calculator, however, you will need to read the manual to adapt the calculator for financial calculations on your own.

ADDITIONAL COURSE MATERIALS

PowerPoint lecture slides, and additional articles, videos, and podcasts are located on OAKS.

“Our progress as a nation can be no swifter than our progress in education. The human mind is our fundamental resource.”

John F. Kennedy, special message to Congress on Education, 20 February 1961
Academic Integrity

Students at the College of Charleston are expected to adhere to the Honor System as outlined in the Student Handbook.


In the business school you learn about the legal environment of business and about ethical situations that are found in the workplace. You should consider the Honor Code not only as mandates for academic honesty, but as a first lesson in appropriate conduct in the workplace.

Specifically “The Honor System of the College of Charleston” is intended to promote and protect an atmosphere of trust and fairness in the classroom and in the conduct of daily life.

Any violation of the Codes will result in severe consequences.

Please read carefully and follow the “Classroom Code of Conduct,” in the College of Charleston Student Handbook.

Attendance is required and will be assessed through sign-in on an attendance sheet each class period.

Class participation is required and will be assessed through the iclicker in-class exercises.

I consider bringing a fellow student’s iclicker2 to class or signing a fellow student’s name to the attendance sheet to be cheating and a violation of the College of Charleston Honor Code.

If you are caught with a remote other than your own or have votes in a class that you did not attend, or signed in for a class you did not attend you will forfeit all points and may face additional disciplinary action.

“The supreme quality for leadership is unquestionably integrity. Without it, no real success is possible.”

Dwight D. Eisenhower, 34th President of the United States, 1890-1969

Grading Scale and Procedures

The following point scale will be used for the course:

Percent of total points
A = 93-100
A- = 90-92
B+ = 87-89
B = 83-86
B- = 80-82
C+ = 77-79
C = 73-76
C- = 70-72
D+ = 67-69
D = 63-66
D- = 60-62
F < 60

Class Participation
(REEF polling) 10%
LearnSmart Homework 15%
Connect Homework 10%
Term Tests** 45%
Final 20%

**Highest test score = 20%
2nd highest test score = 15%
Lowest test score = 10%

Absences in excess of 6 classes will result in a grade of WA – withdrawal for excessive absences – which correlates to a grade of “F” in GPA calculations. Official College of Charleston sanctioned activities receive my full support and will be addressed on a case by case basis with regards to this policy.

You are responsible for the material whether you are in class or not. Much of the material presented in class will not be in your book. Attendance will be taken using the REEF polling in class exercises and sign-in sheets. If you miss a class it is your responsibility to get notes from a classmate.

REEF polling exercises will be used every day in class, and you are responsible for being ready to participate when the exercises begin. If you are absent or do not log in on time you lose the points for that questions/day.

REEF Polling Scoring: One point is awarded for attempting the question, two points are awarded for answering the question correctly and a five point bonus for the session is awarded if all of the questions for the day have been attempted.

HOMEWORK ASSIGNMENTS: Reading assignments should be completed before the lecture covering that assignment.

Connect Homework assignments:
LearnSmart assignments for the chapters covered on each exam are due by 11:59 pm the night before the associated lecture. These are all open and available to complete any time and will help you with the weekly Connect assignments.

The weekly Connect homework assignments are open from the start of the semester.

The due date will be each Sunday at 11:59 pm. Please make sure to designate enough time to complete the assignment before the deadline to avoid being locked out of the assignment.

You may use your notes and books and work together on the homework.

TEST FORMAT: All term exams and the final will be comprised of some multiple choice questions and essay/short answer calculations.

Students are expected to arrive on time for exams.

NO cell phones, MP3’s, I-Pods, etc. are allowed during testing.

The Honor Code is in effect at all times.

“There are no secrets to success. It is the result of preparation, hard work and learning from failure.”

Colin Powell
Accessibility and Disability Statement

Students in the class, who have a documented disability and have been approved to receive accommodations through the Center for Disability Services / SNAP, please come and discuss this with me during my office hours.

You may make arrangements to take the test with me or at the SNAP testing center. I must have all relevant paperwork for testing at the SNAP test center at least 1 week in advance of the test.

Sometimes life events intrude on our day to day lives. Your success is important to me. My door is always open and I am a good listener. When life events intrude, keeping you from meeting course requirements please come see me to discuss a solution.

**EMAIL Policy:** I always answer emails. If you do not receive an answer within 24 hours during weekdays I did not receive your email. I rarely check email after 8 pm during the week and only check email sporadically during weekends. Please plan accordingly.

Center for Student Learning

I encourage you to utilize the Center for Student Learning’s (CSL) academic support services for assistance in study strategies and course content. Drop by the front desk at the CSL (first floor Addlestone Library), call 843.953.5635, or use the Request a Tutor link from the website http://csl.cofc.edu/labs/individual_tutoring/index.php. For more information regarding these services please visit the CSL website at http://csl.cofc.edu.

If you are having particular difficulty with any of the material in this course:
- DO come and see me immediately, either during office hours or by making an appointment. Please read the appropriate sections of the textbook and review your notes BEFORE the appointment.
- Please DO NOT let it build up. The material is cumulative and you will likely find yourself falling further behind.

Late Assignments and Make-up Exams

Deadlines are a fact of life in the business world as well as in academia. Late homework assignments will not be accepted.

This syllabus indicates the tentative dates for exams and exams will be announced in class. You may make arrangements to take an exam early if you give sufficient notice.

The only exception is for College of Charleston sanctioned activities, and the student must bring me a request from the appropriate College official.

Please see me if you have any questions regarding this policy.

“To feel much for others and little for ourselves; to restrain our selfishness and exercise our benevolent affections, constitute the perfection of human nature.”

Adam Smith, the Father of Economics 1723-1790
Student Engagement - Extra Credit Policy

Students who are actively engaged in their educational experiences, in both academic and professional settings, are better prepared for their professional, societal and personal lives after graduation. In an effort to encourage you to attend speaker events on campus and in the School of Business, **you may earn up to five (10) extra credit points** to be added to your lowest term test points by attending the event and submitting an email to me using the following guidelines:

Each extra credit opportunity is worth 1 point.

To receive credit, please send a business memo via email to snyderm@cofc.edu with extra credit: speaker’s name or lecture topic in the subject line.

In the body of the email (NO ATTACHMENTS) write one to two paragraphs answering each of the following questions:
1) What did you learn? (If you think you did not learn anything – explain why.)
2) Was this a good use of your time? Explain.

Paragraphs should be grammatically correct with no spelling errors. Please make sure you have the speaker’s name and if pertinent, biographic information correct. Details of the speaker’s topic which are relevant to what you learned should be included in the paragraph.

Business memos should be to the point. Please avoid long, rambling and run on sentences. As your audience, I should be able to understand the message you learned from the presentation as well as if I attended the event.

Emails should be sent within one week of attending the event but will be accepted until the last day of regular class. I will always send a confirmation that I received your email. If you do not receive a confirmation – I did not receive your email. Please check the email address and resend.

If you enjoyed the speaker, please let him/her know. This can be accomplished by introducing yourself after the event or by sending a thank you note (I will find addresses if needed). These events are opportunities to network and build a foundation of contacts that may be able to help you in a job search or future career opportunity.

Enjoy!

Connect Event & Dean’s Student Forum

You may find events on the School of Business Student Calendar – **CONNECT EVENT** located on the School’s website at

http://sb.cofc.edu/student-services/specialty-student-services/connect-event.php

Check out the **Dean’s Student Forum**

http://sb.cofc.edu/student-services/club-roster/dsf/index.php

or

The Dean’s Student Forum **Facebook Page** for the latest SB Updates!

“Education is the most powerful weapon which you can use to change the world”

Nelson Mandela, 1918-2013
# Business Finance FINC 303 FALL 2017
## TENTATIVE SCHEDULE OF ASSIGNMENTS AND EXAMS

<table>
<thead>
<tr>
<th>DATE</th>
<th>CHAPTER (S)</th>
<th>TOPICS COVERED</th>
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<tbody>
<tr>
<td>AUG 23</td>
<td>Introduction</td>
<td>Syllabus Review and Connect Introduction</td>
</tr>
<tr>
<td>25</td>
<td>CH 1</td>
<td>Introduction to Financial Management</td>
</tr>
<tr>
<td>28</td>
<td>CH 1-2</td>
<td>Financial Statements and Cash Flow</td>
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<tr>
<td>30</td>
<td>CH 2</td>
<td>Financial Statements and Cash Flow</td>
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<tr>
<td>SEP 1</td>
<td>CH 3</td>
<td>Working With Financial Statements</td>
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<tr>
<td>4</td>
<td>CH 3</td>
<td>Working with Financial Statements</td>
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<tr>
<td>6</td>
<td>CH 3</td>
<td>Working with Financial Statements</td>
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<tr>
<td>8</td>
<td>CH 4</td>
<td>Introduction to Valuation: The Time Value of Money</td>
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<tr>
<td>11</td>
<td>CH 4</td>
<td>Introduction to Valuation: The Time Value of Money</td>
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<tr>
<td>13</td>
<td>CH 4</td>
<td>Introduction to Valuation: The Time Value of Money</td>
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<tr>
<td>15</td>
<td>CH 4, 5</td>
<td>Time Value of Money and Discounted Cash Flow Valuation</td>
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<td>18</td>
<td>CH 5</td>
<td>Discounted Cash Flow Valuation</td>
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<tr>
<td>20</td>
<td>CH 5</td>
<td>Discounted Cash Flow Valuation</td>
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<tr>
<td>22</td>
<td>CH 5</td>
<td>Discounted Cash Flow Valuation</td>
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<tr>
<td>25</td>
<td>TEST 1</td>
<td>CH 1, 2, 3, 4</td>
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<tr>
<td>27</td>
<td>CH 6</td>
<td>Interest Rates and Bond Valuation</td>
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<tr>
<td>29</td>
<td>Review Test 1, CH 6</td>
<td>Interest Rates and Bond Valuation</td>
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<tr>
<td>OCT 2</td>
<td>CH 6</td>
<td>Interest Rates and Bond Valuation</td>
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<td>4</td>
<td>CH 6, 7</td>
<td>Interest Rates and Bond Valuation, Stock Valuation</td>
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<td>6</td>
<td>CH 7</td>
<td>Equity Markets and Stock Valuation</td>
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<td>9</td>
<td>CH 7</td>
<td>Equity Markets and Stock Valuation</td>
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<tr>
<td>11</td>
<td>CH 8</td>
<td>Net Present Value and Other Investment Criteria</td>
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<tr>
<td>13</td>
<td>CH 8</td>
<td>Net Present Value and Other Investment Criteria</td>
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<tr>
<td>16</td>
<td>FALL BREAK NO CLASS</td>
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<tr>
<td>18</td>
<td>CH 8</td>
<td>Net Present Value and Other Investment Criteria</td>
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<td>20</td>
<td>CH 9</td>
<td>Making Capital Investment Decisions</td>
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<tr>
<td>23</td>
<td>CH 9</td>
<td>Making Capital Investment Decisions</td>
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<tr>
<td>25</td>
<td>TEST #2</td>
<td>CH 5, 6, 7, 8</td>
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<tr>
<td>26</td>
<td>LAST DAY TO WITHDRAW</td>
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<tr>
<td>27</td>
<td>Review Test 2, CH 9</td>
<td>Making Capital Investment Decisions</td>
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<td>30</td>
<td>CH 9</td>
<td>Making Capital Investment Decisions</td>
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<tr>
<td>NOV 1</td>
<td>CH 10</td>
<td>Some Lessons From Capital Market History</td>
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<tr>
<td>3</td>
<td>CH 10</td>
<td>Some Lessons From Capital Market History</td>
</tr>
<tr>
<td>6</td>
<td>CH 10</td>
<td>Some Lessons From Capital Market History</td>
</tr>
<tr>
<td>8</td>
<td>CH 11</td>
<td>Return Risk and SML</td>
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<tr>
<td>10</td>
<td>CH 11</td>
<td>Return Risk and SML</td>
</tr>
<tr>
<td>13</td>
<td>CH 11</td>
<td>Return, Risk and SML</td>
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<tr>
<td>15</td>
<td>CH 12</td>
<td>SML and The Cost of Capital</td>
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<tr>
<td>17</td>
<td>CH 12</td>
<td>The Cost of Capital</td>
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<tr>
<td>20</td>
<td>CH 12</td>
<td>The Cost of Capital</td>
</tr>
<tr>
<td>23-26</td>
<td>Thanksgiving Break</td>
<td>No Class</td>
</tr>
<tr>
<td>27</td>
<td>CH 12</td>
<td>The Cost of Capital</td>
</tr>
<tr>
<td>29</td>
<td>Test 3</td>
<td>CH 9, 10, 11, 12</td>
</tr>
<tr>
<td>DEC 1</td>
<td>Review Test 3, final</td>
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<tr>
<td>4</td>
<td>CH 13</td>
<td>Leverage and Capital Structure</td>
</tr>
<tr>
<td><strong>Wednesday, December 13th</strong></td>
<td><strong>Comprehensive Final</strong></td>
<td><strong>8:00 - 11:00 am</strong></td>
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<td></td>
<td></td>
<td>CH 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13</td>
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</tbody>
</table>

• DISCLAIMER: Although the Professor intends to follow this syllabus as closely as possible, there may be times when deviations from the material presented herein are necessary. Such examples might include (but are not limited to) natural disasters or major changes in the foundations of financial theory (or the Professor's whims).
ADDITIONAL IMPORTANT INFORMATION ABOUT THIS COURSE

Additional Calculator Instructions
You are required to use a financial calculator in this course. I will use and teach you how to use the BAII Plus Calculator. I highly recommend the BAII Plus but you may use any you own.

If you are using a BAII Plus, turn on your calculator and do the following:
A. Set the display to show 4 places to the right of the decimal point
   1) Hit the gray key; hit the “decimal point” key (it says “format” above the key)
   2) Hit the number “4” and push the key
B. Now set the machine to follow standard “Algebraic Operating System” rules so that it does multiplication and division before it does addition and subtraction.
   3) after completion of step 2, hit the down arrow key (it says INS above this key) until the display shows “Chn” or “AOS”.
   4) If it says “Chn”, then hit the gray key and push the key. The display now should show “AOS”.
   5) If it says “AOS”, then hit the gray key; hit the key right above it called CPT (it says “QUIT” above the key)

The above settings remain even if you turn off the calculator. If your battery dies or is replaced, however, you’ll need to re-do the steps. There are online tutorials for using the calculator at http://www.atomiclearning.com/ti_ba2.

OAKS

I have downloaded all of the PowerPoint slides onto OAKS. I also have downloaded learning videos from Investopedia.com which will help with your understanding of the material.

CONNECT and LEARN SMART HOMEWORK

Learn Smart Exercises are due the evening before the scheduled lecture. The exercise must be completed by the due date and time to receive credit. You may continue to use the Learn Smart exercises for each chapter to prepare for the test. The exercises adapt as you use them and provide stronger reviews on material you may be struggling with.

Connect homework is due every Sunday evening by 11:59 pm with the exception of the last two assignments which are due on Monday (to accommodate Thanksgiving break and last lecture.)
- You have unlimited attempts and on each new attempt you can revise your previous attempt.
- There is a 3% deduction from new attempt scores.
- There are 2 “check my work” attempts allowed per question with no score deduction.
- Study attempts will be open before the test.
- You will have access to hints when possible and e-book resources
Getting Started with iClicker Reef

What do I need if I want to participate in class with...

<table>
<thead>
<tr>
<th></th>
<th>Laptop or smart device</th>
<th>iClicker remote</th>
<th>Reef app</th>
<th>Reef account</th>
<th>Reef subscription</th>
</tr>
</thead>
<tbody>
<tr>
<td>My own smart device</td>
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<tr>
<td>An iClicker remote</td>
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<td>optional</td>
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<tr>
<td>An iClicker remote and my own smart device</td>
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 NOTE: Be sure to know what devices your instructor allows before making any purchases.

How do I get started?

1. Go to app.reef-education.com OR download the mobile app from the App Store or Google Play.

2. If you’re new, create a free Reef account.
   If you’ve used Reef before, sign in, and skip ahead to step #5.

3. If you plan to use an iClicker remote in any of your classes, register the iClicker remote ID in the Profile section of the Reef app menu.

4. Using the Add a Course button, find your university and Instructor to add your course to the Courses list.

5. You’re ready to join when class is in session! In class, you can join from the web, Reef mobile app, or with an iClicker remote.

Need more help? Visit iClicker.com/studentsupport or contact us at support@iClicker.com.
Iclicker FAQ's for Registration/Reef Setup

How do student response systems by iClicker work?
Instructors can use software by iClicker to take attendance and run polls and quizzing sessions in class. You can participate in class using iClicker remotes or the Reef Student application on your smartphone, tablet, or laptop. Make sure you follow your instructor's directions for getting set up for his or her class.

If I buy Reef do I still need an iCicker remote to vote?
If your instructor allows use of laptops or smartphones and you purchase a Reef subscription, you will not need to purchase an iClicker remote.

Where do I register my iClicker remote?
If your instructor is using iClicker Cloud (iClicker's cloud-based software), you should log into your Reef account and select the Menu icon in the bottom right corner, and select your Profile. There, you will select Register Remotes and be prompted to add your iClicker remote ID, which is: the 8-character code found on the sticker on the remote.

Can I open more than one Reef Student account in order to use the 2-week trial multiple times?
No, there is no way to combine scores from different Reef Student accounts. In order to participate using your computer or smart device and earn points for an entire semester, you will need to purchase a Reef subscription.

Do I need to buy the subscription?
You only need to pay for a Reef subscription if you plan to use your laptop or smartphone/tablet to participate in class polls. If you will only be using an iClicker remote, you do not have to purchase the subscription.

It says my subscription ended, what do I do now?
There is no cost to open or maintain a Reef Student account. You do, however, need to pay for a Reef subscription if you plan to use your laptop or smart device to participate in class polling and quizzing sessions. You can purchase a Reef subscription by visiting iclicker.com and logging into your Reef Student account, then follow the prompts, or you can purchase a subscription through the App Store or Google Play. The campus bookstore may also sell Reef subscription codes or you may have received one if you purchased an iClicker remote. You can enter those codes by logging into your Reef Student account, clicking the Menu icon, and choosing Enter Access Code.

How do I make a subscription payment?
You can extend your Reef subscription at any time, there is no need to wait until your subscription expires. For web credit card or iOS/Android in-app purchases, navigate to the Subscriptions section in the main navigation panel. Click or tap on the remaining subscription time for the account and you will be presented with a list of purchase options ranging from 6-months to 4-years. If you have an access code, this code must be entered from the web application. Log into your account at app.reef-education.com then select the Enter Access Code option from the main navigation panel. This option is not supported in either the iOS or Android app.

I can't find my institution or my course.
Make sure you are spelling your institution correctly. Check with your instructor to be sure you are entering your information correctly.
Why aren't my points showing up in iClicker Reef?

Did you create an iClicker Reef account?
- Yes: Create an iClicker Reef account.
- No: Will your grades be in your school's Learning Management System, such as Blackboard, Canvas, Moodle, Sakai, or D2L Brightspace?
  - Yes: Do the student ID and institution name in your iClicker Reef account match the ones used in your school's Learning Management System?
    - Yes: Are you using an iClicker remote?
      - Yes: Did you add your remote ID to your iClicker Reef account?
        - Yes: Did you add your course to your iClicker Reef account?
          - Yes: Did you have more than one iClicker Reef account?
            - Yes: Vote with one account to avoid losing points. Contact iClicker support as soon as possible.
            - No: Still not working? Visit iclicker.com/studentsupport or contact us at support@iclicker.com
          - No: Add your course to your course list in iClicker Reef.
        - No: Add your iClicker remote ID.
    - No: Change the student ID and institution name in your Reef profile to match your school's Learning Management System.
  - No: Does the email in your iClicker Reef account match your university email address?
    - Yes: Change the email in your Reef profile to match your university email. Do not create a new account or you may not receive credit for your votes.
    - No: Did your instructor create a link to iClicker Reef in your school's Learning Management System?
      - Yes: Have you clicked that link?
        - Yes: Click the link to sync iClicker Reef to your school's Learning Management System.
        - No: Still not working? Visit iclicker.com/studentsupport or contact us at support@iclicker.com
      - No: Vote with one account to avoid losing points. Contact iClicker support as soon as possible.
Please sign and date the following agreement. If I do not receive this signed form by Wednesday, August 30th, you will be dropped from the class.

=============================================================  
I have read, understand, and agree to the terms outlined in the syllabus for FINC 303-03 CRN 10446 (FALL 2017). I accept all terms as written and understand that e-mail communication will be conducted via the College of Charleston accounts. I have also read and agree to abide by the College of Charleston Classroom Code of Conduct and College of Charleston Honor Code and understand there will be severe consequences for any violation of the Honor Code.

Name (please print) ______________________________________
Preferred_________________________
Signature ______________________________________________
Date_____________________________

Contact Phone number: __________________________________

Circle one:             Junior      Senior
Major______________________ Minor________________________

Where are you from?______________________________________________

Do you work? ______________
If so, approximately how many hours per week?_______________________

What are your career aspirations?

______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________
______________________________________________________________________