



# Course Syllabus

## Financial Management

FIN3400 / 84824 / Fall 2026

Credit Hours: 3

Pre-requisites/Co-requisites: N/A

## Contact Information

### Instructor

Name: Cara Pattinato  
Title: Program Coordinator  
Email: cpattinat@gulfcoast.edu  
Phone Number: 850-769-1551 ext. 2845

Office Location: CHC 104  
Office Hours: Office hours are flexible and are first come, first served. Please send an email or call to ensure a scheduled appointment time.  
Response Time: 24-72 Hours

### Division Chair

Name: Melanie Boyd  
Title: Division Chair  
Email: mboyd@gulfcoast.edu  
Phone Number: 850-872-3839

### Division Administrative Assistant

Name: Marissa Weiman  
Title: Academic Program Specialist  
Email: mweiman@gulfcoast.edu  
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## Course Information

### Catalog Description:

This course explores methods of deriving information from financial statements, including both published documents and privately prepared reports that would be of interest to lenders and investors. Extensive use is made of computer assisted financial planning and forecasting models. We will focus on interest rates, the stock market and capital budgeting.

### Student Learning Outcomes:

1. Given a scenario, diagnose the associated risk and return.
2. Given a scenario, evaluate the cost of capital.

3. Compare and contrast the different interest options for time value of money.
4. Evaluate the financial health of a company by analyzing financial statements.
5. Organize cash flow data used in capital budgeting to judge the worth of a capital project.

### Course Materials & Resources:

1. Cengage Unlimited with MindTap (2 textbooks within Cengage)
  - a. Basic Finance: An Introduction to Financial Institutions, Investments and Management, 13<sup>th</sup> Edition
  - b. Intermediate Financial Management
2. TI83 or TI84 Scientific Calculator
  - a. If you do not have access to a calculator off campus, please contact the Library or Math Tutoring Lab to rent one.
3. Microsoft Excel
  - a. If you do not have access to a computer off campus, computers are available for student use in the Library.
4. Respondus Lock Down Browser

### Delivery Method:

This course meets face to face as a hybrid. Course material, assignments, and announcements may be offered via Canvas as a supplemental approach to learning at the discretion of the instructor. Please make sure that you have access to a computer with a webcam and internet service, in the event a change in course delivery is needed.

### Student Expectations

In this course, communication and feedback will occur through various channels, including GCSC email, Canvas Inbox, Canvas Announcements, Canvas Discussions, Microsoft Teams or Zoom, assignment feedback, and instructor office hours. Review the statements below so that you understand the expectations for communication.

As a student at Gulf Coast State College, you are expected to:

- **Adhere to Course Guidelines:** Follow the guidelines detailed in the course syllabus, along with any additional instructions provided by the instructor. This includes understanding and complying with the course objectives, grading criteria, and academic policies.
- **Maintain Regular Contact:** Keep in touch with your instructor and classmates via your GCSC email or other designated communication channels. Regular contact helps clarify doubts, share ideas, and foster a collaborative learning environment.
- **Active Participation:** Engage actively in class discussions and submit assignments on time. Your active participation is crucial for your academic success and contributes to a vibrant learning community.
- **Professionalism:** Professionalism relates to the intellectual, ethical, behavioral and attitudinal attributes necessary to perform as an industry leader and interact in a collegial and professional manner with peers, faculty and the public. Students will be expected to display professional behavior on campus and/or external associated sites throughout the semester. Displays of unprofessional behavior will be addressed by the instructor and if deemed necessary, written notification will occur documenting the offense.

- **Note that if your assignment is due on the weekend and you have a question, it likely will not be answered if you do not contact me by 12pm on Friday. Please plan accordingly so you do not earn a 0 on the assignment.**
- Considerable time outside of class will be required in order to complete assignments, prepare for assessments and be successful in this course. You should allow an average of 2 hours for every 1 semester hour of the course to accomplish these goals (i.e. 3 credit hour course equates to 6 hours of preparation per week).

As your instructor, my commitment to you is to:

- **Provide Timely Feedback:** I will review and provide feedback on your assignments and submissions. My goal is to help you understand your strengths and areas for improvement, which is crucial for your academic growth.
- **Response:** Preferred method is email or Canvas messenger, versus telephone. Please send questions from your GCSC email so it does not go to my spam folder. I typically respond within 24 hours; however, responses may take up to 72 hours, especially over weekends. Please plan your assignments with this in mind. **Emails must include your full name, the course, and the specific assignment in the body of the message. Emails missing this information may not receive a response.** If you do not hear back from me within 72 hours, please email me again.
- **Post Regular Announcements:** To keep you updated and help you manage your time effectively, I will send out weekly reminders via announcements. These reminders will include important dates, upcoming assignments, and any changes to the course schedule.
  - **\*\*\*Announcements will be used multiple times a week, please set your alerts!\*\*\***
- **Maintain Weekly Office Hours:** I will maintain regular weekly office hours, but I can also be available by appointment. This is to ensure I'm available for any questions or concerns that may come up during the week.

## Course Schedule

Activity/Assignment	Student Learning Outcome	Date Due
Module: Start Here		Must read and "Mark as Done"
Module: Various <ul style="list-style-type: none"> <li>• Chapters 1 – 24 will each have a quiz assigned</li> </ul>	SLO#1 - 5	See Canvas Calendar
Module: Comprehension Assignments <ul style="list-style-type: none"> <li>• Each module is correlated to a "part" in the textbook, there are 4 parts. Each part will have a comprehension assignment associated with it.</li> <li>• Assignments are a mix of Tests and Discussions.</li> </ul>	SLO#1 - 5	See Canvas Calendar
Module: Final: Exam, and Survey <ul style="list-style-type: none"> <li>• Final Exam: Comprehensive for both textbooks</li> <li>• Class Survey</li> </ul>	SLO#1 - 5	See Canvas Calendar

## Grading

### GCSC Grading Scale

A: 100% - 90%

B: 89% - 80%

C: 79% - 70%

D: 69% - 60%

F: 59% - 0%

### Calculation of Grades

#### Course Requirements/Grading Scale:

<b>Assignments/Quizzes</b>	<b>60%</b>
<b>Comprehension Assignments</b>	<b>25%</b>
<b>Final</b>	<b>15%</b>

#### Instructional modes/methods may include:

- A. Group discussions/seminars
- B. Team Projects
- C. Projects/Homework
- D. Lecture
- E. Research
- F. Attendance
- G. Literature Reviews

**Late work will not be accepted.** Students with emergent extenuating circumstances may be able to receive an exemption/extension at the discretion of the Professor as long as the student communicates with the Professor no later than the due date for the assignment and receives special permission.

#### Research and Evidence Based Practice:

- Research all assignments: Use internet sites that reflect substantiated evidence by more than one source. National standards, peer-reviewed professional journals, national guidelines and recommended practices can provide a basis for forming practice guidelines.
- Current management practices are based on replicated evidence that has been substantiated and validated by peer-evaluated research.
  - Scholarly research is research that is accepted by your peers across the nation and even the world.
  - The conclusions are based on research, the paper or book has been peer reviewed, and is accepted by members of your peer profession.
  - Examples: Recognized professional organizations .org (American Management Association, American Marketing Association, SHRM, Research in a peer reviewed journal, etc.)
  - Examples of other sites include those that end in .edu (educational institutions), .gov (government agencies), or recognized commercial authorities for particular equipment or procedures.

- Library Accessed Resources and Search engines are also included found at <https://guides.gulfcoast.edu/business>.
- I highly recommend Ibis World through the Library Database. The site has specific industry, company and market data available for all students. [IBIS World through GCSC Library](#)

To cite your reference use APA format: See the Resources.

<http://www.apastyle.org/learn/tutorials/basics-tutorial.aspx>

## Incomplete Grades (optional)

Grades of Incomplete in any course can only be assigned to students who have an emergency arise during the last two weeks of the course. To receive an Incomplete, students must:

- Submit a written request to the instructor prior to the last face-to-face class meeting. For online courses, a written Incomplete request must be received no later than the week before the Final Exam period begins.
- Have completed no less than 60 percent of the course requirements and be passing the course at the time the request for an Incomplete is submitted.

**Important Note:** The Incomplete option provides 30 days from the date grades are due to make up any missing work; if work is not submitted during this period, the grade will automatically change to an “F” in Lighthouse.

## Course Policies

### Accessibility Statement

Gulf Coast State College supports an inclusive learning environment for all students. If there are aspects of the instruction or design of this course that hinder your full participation, reasonable accommodations can be arranged. Prior to receiving accommodations, you must register with Student Accessibility Resources. Appropriate academic accommodations will be determined based on the documented needs of the student. Please visit [GCSC's Student Accessibility Resource \(SAR\) webpage](#) to learn more. For information regarding the registration process, email [sar@gulfcoast.edu](mailto:sar@gulfcoast.edu) or call 850-747-3243.

### Attendance Policy

Regular class attendance and participation are significant factors that help to promote success in college. Students are expected to attend all class meetings of all courses for which they are registered. Attendance is part of your grade.

You are expected to know the instructor's specific attendance policy, as stated in the syllabus for each course. In the event of absence, you should contact your instructor as soon as possible to indicate the reason and to inquire whether make-up work is possible. (Make-up work is offered solely at the discretion of your professor.)

If your absences in a class become excessive, as stated in the course syllabus, your professor may contact you, indicating that further absence may result in your withdrawal from the course. Your professor can withdraw you from a course for excessive absences without your permission.

Instructors will monitor attendance at the beginning of each semester. If you are not in attendance during this period, you may be withdrawn from the course. You will be financially responsible for the course and a "W or NS" will appear on your transcript. Withdrawal from a course may also have implications for financial aid.

## Withdrawal Policy

Two withdrawals are permitted per credit course. After that, a grade will be assigned. Please be concerned about withdrawals. When admitting students into certain programs, universities may calculate withdrawals as grades. It is your responsibility to verify the effects of enrollment and/or withdrawal upon your financial assistance (financial aid, scholarships, grants, etc.). There are two kinds of withdrawals---student and administrative.

- *Student Withdrawal (W1)* - Students wishing to withdraw must complete the online Student Withdrawal Form before the scheduled withdrawal deadline as published in the College catalog. Student withdrawals initiated prior to the scheduled withdrawal deadline will be recorded as a grade of "W." The withdrawal deadline for an off-term or condensed term is one week after midterm.
- *Administrative Withdrawal (W2)* – A faculty member may withdraw a student up to the published withdrawal deadline for violation of the class attendance policy in which case the student will receive a grade of "W." The withdrawal deadline for an off-term or condensed term is one week after midterm.

Students cannot withdraw from developmental studies courses (college-preparatory classes) after the drop/add period without written permission from their instructor and/or their academic advisor.

## Academic Integrity

Honest participation in academic endeavors fosters an environment in which optimal learning can take place and is consistent with the college's mission. Academic misconduct, including cheating or plagiarism, is destructive to the spirit of an educational environment. GCSC professors report every instance of student academic misconduct to the college for inclusion on the student's records. Most course syllabi include an academic honesty policy and the consequences for violating this policy. Familiarize yourself with course policies regarding authorized or unauthorized use of AI to avoid the pitfalls of academic dishonesty.

The following definitions will apply:

"Cheating"

includes but is not limited to use of any unauthorized assistance in taking quizzes, tests, or examinations; dependence upon the aid of sources beyond those authorized by the instructor in writing papers, preparing reports, solving problems, or carrying out other assignments; the acquisition without permission of tests or other academic materials belonging to a member of the College's faculty.

"Plagiarism"

includes, but is not limited to, the use by paraphrase or direct quotation of the published or unpublished work of another person without full and clear acknowledgment as well as the purchase of papers or

projects. It can also include overuse of an editing program like Grammarly or submitting work written by an Artificial Intelligence (AI) generator like ChatGPT. Make certain to consult your course syllabi for your instructor's guidelines of AI material.

"Self-plagiarism"

occurs when a student submits the same or considerably similar document to fulfill requirements in different classes. For example, if a student submits a term paper in Religion they originally wrote for an English class, this is self-plagiarism. Once a paper receives a grade in one class, it cannot be submitted again for another class.

"Generative Artificial Intelligence (AI)"

is technology that uses machine learning to create new content, such as text, images or code, based on user input. These systems are trained on vast amounts of data, including large language models and image or code generators. Common examples include ChatGPT, GitHub, Copilot, Google Gemini, Perplexity, and the Grammarly AI function.

Sanctions for incidences of academic misconduct, depending on the severity of the incidence and/or its repetition, may range from receiving an F grade (or 0) for the test, assignment, or activity, to failure of the course, to suspension or dismissal from the program or college.

## Classroom Recording

In accordance with federal and state privacy laws, students may record class lectures for their own personal educational use, in connection with a complaint to the college, or as evidence in internal or external legal proceedings. Students may not publish or upload the recordings or any components thereof without the knowledge and written permission of the faculty member. Failure to obtain permission to publish could lead to the students' having to pay damages, attorney fees, and court costs. For more information about what can be recorded, please see the guidelines in the GCSC Student Handbook.

## Generative Artificial Intelligence (AI) Policy

The use of generative AI tools in academic work requires clear guidelines to maintain academic integrity. Please review the policy selected for this course regarding the use of AI tools such as ChatGPT, Copilot, Grammarly's AI features, and similar platforms for assignments, research, and other coursework.

See the student handbook for further information. Students with questions about acceptable use should consult their instructor.

Limited Assistive Use Only

*Students may use basic assistive technologies for spelling, grammar, and formatting (e.g., PaperRater or SpellCheckPLUS); however, the use of AI tools (e.g., ChatGPT, Copilot, Grammarly's AI function, etc.) for generating, rewriting, or enhancing content is not permitted. All work must reflect the student's original ideas and writing. Representing work created by AI as one's own is a violation of academic integrity and may result in penalties, including a zero on the assignment and additional disciplinary actions as outlined in the college's academic integrity policy.*

- Think of AI as pre-search, not research. I want you to become the Subject Matter Expert.
  - Professor Note Pertaining to AI Usage: I allow you to use AI as a search engine, but nothing should be copied and pasted from it, instead you should use that high level information to go find reliable, valid, accurate sources and create your assignments based on those sources you found. AI should not create anything for you.

## Anti-Discrimination Policy

Gulf Coast State College does not discriminate against any person in its programs, activities, policies or procedures on the basis of race, ethnicity, color, national origin, marital status, religion, age, gender, sex, pregnancy, sexual orientation, gender identity, genetic information, disability, or veteran status. All questions or inquiries regarding compliance with laws relating to non-discrimination and all complaints regarding sexual misconduct or discrimination may be directed to Amanda Reed, Executive Director of Human Resources/Title II/504/Title IX Coordinator and Employment Equity Officer, Gulf Coast State College, 5230 W. US Highway 98, Panama City, FL 32401; 850-769-1551, ext. 3516. Rules, policies, fees, and courses described in this catalog are subject to change without notice.

## Syllabus Policy

For any syllabus posted prior to the beginning of the term, the instructor reserves the right to make minor changes prior to or during the term. The instructor will notify students via e-mail or Canvas announcement when changes are made in the requirements and/or grading of the course.

## Student Support Resources

Gulf Coast State College is committed to providing you with the resources you need for success as a student and beyond. View all the academic and student support resources provided at GCSC on the [Student Services web page](#).

## Course Technology & Support

To successfully participate in this online course, students must have basic computer and digital information literacy skills and meet the following technology requirements:

- **Computer:** Up-to-date web browser that supports the Canvas learning management system; please refer to the system requirements for compatibility and information on using the Canvas app on mobile devices.
- **Internet Speed:** Minimum bandwidth of 8 Mbps upload/download speed to effectively engage in online activities and access multimedia.
- **Office 365 software:** Available for free download through GCSC Information Technology Services (ITS).
- **T183 or T184 Calculator:** To rent one, see the Library or Math Tutoring Lab.

If you need technical support, contact the ITS Help Desk, available 24/7 at (850) 913-3303.