

## DEPARTMENT OF BUSINESS AND OFFICE ADMINISTRATION

### COURSE OUTLINE – Fall 2023

#### **BA2730 (A2/B2): Personal Investing – 3 (3-0-0) UT 45 Hours for 15 Weeks**

Northwestern Polytechnic acknowledges that our campuses are located on Treaty 8 territory, the ancestral and present-day home to many diverse First Nations, Metis, and Inuit people. We are grateful to work, live and learn on the traditional territory of Duncan's First Nation, Horse Lake First Nation and Sturgeon Lake Cree Nation, who are the original caretakers of this land.

We acknowledge the history of this land, and we are thankful for the opportunity to walk together in friendship, where we will encourage and promote positive change for present and future generations.

**INSTRUCTOR:** Lori Bombier

**OFFICE:** C410

**OFFICE HOURS:** Tues. & Thurs. 10-11 am, Wed. & Fri. 9-9:45 am, or by appointment

**PHONE:** 780-539-2711

**E-MAIL:** [LBombier@nwpolytech.ca](mailto:LBombier@nwpolytech.ca)

**CALENDAR DESCRIPTION:** This course offers an overview of the customers and products involved in the financial marketplace. It introduces the student to client objectives and types. Securities, financial markets, and investment portfolios are also examined. A review of mutual funds is done focusing on the different types of funds, their fees and services, and how to select a fund.

**PREREQUISITE:** BA1050

**REQUIRED TEXT/RESOURCE MATERIALS:** Fundamental of Investments: Valuation and Management E-Text 9th edition, McGraw-Hill Ryerson. Jordan, Miller and Dolvin. All students must have access to Connect.

**You must have an access code in order to gain access to the online resources.** McGraw-Hill Connect™ is a web-based assignment and assessment platform that gives students the means to better connect with their coursework, and with the important concepts that they will need to know for success now and in the future. Instructions to do this are available in the Welcome Module.

**Sharp EL - 738 Calculator**

**DELIVERY MODE(S):** BA2730 consists of three hours of lecture per week. Attend On-Campus, In-Person.

**LEARNING OUTCOMES:**

- Define investment and discuss what it means to study investments
- Calculate the return on an investment using different methods.
- Identify various types of securities.
- Identify various types of securities brokers and brokerage accounts.
- Calculate initial and maintenance margin.
- Explain why risk and return are the two critical components of all investing decisions.
- Explain the key factors that affect the investment decision process.
- State the major types of mutual funds and give their features.
- Compare how the performance of investment funds is measured.
- Apply the basic dividend discount model.
- Apply the two-stage dividend growth model.
- Apply the residual income and free cash flow models.
- Explain how expected return and risk for securities are determined.
- Explain the foundations of market efficiency.
- Explain the implications of the forms of market efficiency.
- Describe the effect of risk-free borrowing and lending on the efficient frontier.
- Separate total risk into systematic and non-systematic risk.
- Explain capital market theory and the capital asset pricing model.
- Calculate the price of a bond.
- Explain the bond valuation process.
- Calculate major bond yield measures, including yield to maturity, yield to call and horizon return.

**TRANSFERABILITY:**

Please consult the Alberta Transfer Guide for more information. You may check to ensure the transferability of this course at the Alberta Transfer Guide main page <http://www.transferalberta.alberta.ca>.

**\*\* Grade of D or D+ may not be acceptable for transfer to other post-secondary institutions. Students are cautioned that it is their responsibility to contact the receiving institutions to ensure transferability**

**EVALUATIONS:**

Homework Assignments (8 @ 1.5% each)	12%
Quizzes (5 @ 2% each)	10%
Exam #1	21.5%
Exam #2	21.5%
Final Exam (cumulative)	35%

## GRADING CRITERIA:

Please note that most universities will not accept your course for transfer credit **IF** your grade is **less than C-**.

Alpha Grade	4-point Equivalent	Percentage Guidelines	Alpha Grade	4-point Equivalent	Percentage Guidelines
A+	4.0	95-100	C+	2.3	67-69
A	4.0	85-94	C	2.0	63-66
A-	3.7	80-84	C-	1.7	60-62
B+	3.3	77-79	D+	1.3	55-59
B	3.0	73-76	D	1.0	50-54
B-	2.7	70-72	F	0.0	00-49

## COURSE SCHEDULE/TENTATIVE TIMELINE:

Date	Chapter Covered	Assignments See CONNECT	Quizzes See CONNECT	Exams
Sept. 6 <sup>th</sup>		Introduction	to	BA 2730
Sept. 11 <sup>th</sup> -17 <sup>th</sup>	Chapter 1			
Sept. 18 <sup>th</sup> – 24 <sup>th</sup>	Chapter 1 Chapter 2	✓		
Sept. 25 <sup>th</sup> – Oct. 1 <sup>st</sup>	Chapter 2	✓	✓	
Oct. 2 <sup>nd</sup> – 8 <sup>th</sup>	Chapter 3	✓		
Oct. 9 <sup>th</sup> – 15 <sup>th</sup> <i>Oct. 9<sup>th</sup> Thanksgiving</i>	Chapter 4	✓	✓	
Oct. 16 <sup>th</sup> – 22 <sup>nd</sup>	Chapter 4			Exam #1 Ch. 1-4, Oct. 18 <sup>th</sup>
Oct. 23 <sup>rd</sup> – 29 <sup>th</sup>	Chapter 5	✓		
Oct. 30 <sup>th</sup> – Nov.5 <sup>th</sup>	Chapter 6	✓		
Nov. 6 <sup>th</sup> - 12 <sup>th</sup>	Chapter 6 Chapter 7	✓	✓	
Nov. 13 <sup>th</sup> – 19 <sup>th</sup>	<b>FALL</b>	<b>BREAK</b>	<b>NO</b>	<b>CLASSES</b>
Nov. 20 <sup>th</sup> – 26 <sup>th</sup>	Chapter 8		✓	Exam #2 Ch. 5-8, Nov. 22 <sup>nd</sup>
Nov. 27 <sup>th</sup> – Dec. 3 <sup>rd</sup>	Chapter 9			
Dec. 4 <sup>th</sup> – 10 <sup>th</sup>	Chapter 9 Chapter 10	✓		
Dec.11 <sup>th</sup>	Chapter 10	✓	✓	
Dec. 14 <sup>th</sup> – 22 <sup>nd</sup>				<b>FINAL EXAM</b> 35%

## STUDENT RESPONSIBILITIES:

Please find the student rights and responsibilities policy here:

<https://www.nwpolytech.ca/about/administration/policies/fetch.php?ID=69>

## STATEMENT ON PLAGIARISM AND CHEATING:

Academic Misconduct will not be tolerated. For a more precise definition of academic misconduct and its consequences, refer to the Student Rights and Responsibilities policy available at <https://www.nwpolytech.ca/about/administration/policies/index.html>.

\*\*Note: all Academic and Administrative policies are available on the same page.

## Additional Information: IMPORTANT Assignment, Quiz and Exam Policies:

### Assignments:

- There will be 8 CONNECT homework assignments dispersed throughout the semester (see schedule for dates). Each homework assignment will be weighted equally (1.5% each), regardless of the length of the assignment. The student will have a maximum of 2 attempts at each assignment.
- The CONNECT assignments will be marked immediately and the student will receive their grade immediately. Corrections for the attempted assignment will be made available immediately for the student.
- All assignments must be completed before the expiration of the pre-set due date, or the student will receive a mark of zero for any missed assignments

### Quizzes:

- Each chapter covered in the text(s) will have an associated quiz that the students must complete.
- The quizzes will mostly be theory based multiple choice questions, each worth one mark.
- It is imperative for the student to study and complete the questions at the back of each chapter to be successful at these quizzes.
- There will be 5 quizzes that will account for 10% of the student's final grade (5 @ 2% = 10%). See CONNECT or your detailed course schedule for the breakdown of the quizzes.
- The quizzes will be marked and corrections for the attempted quiz will be made available to the student after the due date.
- All quizzes must be completed before the expiration of the pre-set due date, or the student will receive a mark of zero for any missed quizzes (see schedule for dates).
- Once the quiz has been started, you must complete the entire quiz within the 60-minute time limit.
- Logging off or losing the internet connection during the exam will result in a grade based only on the proportion of the exam that has been completed. It is imperative that the student has a reliable internet connection when attempting an exam. This is the responsibility of the student, not the instructor.
- The student will be given two attempts at each quiz.

### **Final Exam**

- 2 hours will be given for the final exam to be written.
- The final exam will be cumulative and will account for 35% of the final grade.
- The final exam will be scheduled by the Registrar's Office during exam week(s). Do not plan any activities during this time.
- Approved calculators and approved translation devices are the only electronic devices allowed during the final examination. No programmable calculators will be allowed. Textbooks or notes will not be allowed in the examination area. Cell phone calculators may not be used in examinations.

### **Other Exam & Classroom Policies:**

- Assignments, quizzes, and exams will be written as scheduled. No rewrites/rescheduled exams will be given. If there is an excusable absence, the weighting of the missed exam will be added to the final exam weighting. If the absence is not excusable, a grade of 0% will be given.
- To get the most out of class regular attendance and active participation is encouraged.
- Students are responsible for any missed content due to missed classes (excused or unexcused).
- Photographing and/or recording course content is strictly prohibited.