



## BUS 220 Finance

Semester: Fall, 2014

Days: Mondays, 1:00 – 2:15 p.m. (Tutorials)

Wednesdays & Fridays, 4:00 – 5:15 p.m. (Lectures)

Room: A2141

Number of credits: 3

Prerequisite:

ACC 200

Co-requisite:

MA 110, 111, 149

(One of these courses)

Instructor: Dr. Aries Sutantoputra

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Office: Room L2052

Office

- hours:
- Mondays, 2:30 – 3:30 p.m.
  - Wednesdays & Fridays, 1:00- 2:00 p.m.
  - By appointment

### Important Dates:

First day of classes: September 3, 2014

Registration revision period: September 14, 2014

Last day to request revised examination: October 27, 2014

Last day to withdraw from course: November 12, 2014

Last day to apply for time extension for coursework: November 24, 2014

Last day of classes: December 9, 2014

**Final Exam: Wednesday, 17th Dec 2014**

**Time: 9:00 AM – 12:00 PM**

**Room: A2212**

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## **Course Description**

This course examines the fundamental financial concepts including time value of money, cost of capital and capital structure, capital investment decisions, budgeting and financial planning, sources and forms of financing, and business valuation.

This course will be an introductory finance course in which fundamental corporate finance concepts and theories will be examined. Some major themes that will be covered: overview of corporate finance, financial statements and long-term financial planning, valuation of future cash flows, capital budgeting, risk and return, cost of capital and long-term financial policy.

The knowledge gained from this course will prepare students to understand the role of financial manager in making decisions which requires relevant and actual information and managerial judgment. In addition to solving the financial problems/calculations, e.g. shares and bonds valuations, NPV and IRR, students will have to decide on how to use them in analyzing investment projects. The abilities to interpret the results/numbers and incorporate relevant concepts and theories are also stressed.

## **Course Objectives**

Students are expected to acquire sound understanding of principles, concepts and analysis of financial management after the completion of this course. This in turn will prepare them to take on more advanced financial courses. More specific course objectives for students are as follows.

1. To develop an understanding of fundamental financial concepts and analysis techniques.
2. To get used to working with financial data and financial statements.
3. To understand the importance of corporate financial planning
4. To understand the concept of time value of money and evaluate the value of equity and debt instruments.
5. To evaluate investments opportunities and projects using capital budgeting techniques.
6. To understand the relationship between risk and return for individual securities and portfolios.
7. To estimate cost of capital and determine the optimum level of capital structure.

## **Additional Information**

As noted, this is an introductory course that assumes no prior knowledge of finance, but the student is required to have completed a course of instruction in basic principles of accounting (ACC 200, or equivalent) prior to commencing this course or is taking one of the co-requisite courses (i.e MA 110, 111, 149). Students are also required to be competent in the use of personal computers (including basic familiarity with Excel) and must have good working knowledge of basic mathematics (fractions, percentages, decimals, and simple algebraic equations).

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The tutorial sessions are an integral part of the course – attendance at tutorials is not to be regarded as optional. Some tutorials may be used to finish up coverage of materials that could not be completed during the regular lecture sessions and may also be devoted to the writing of quizzes.

### **Course Organization**

The course will include 15 weeks of study, where one mid-term and one final exam will take place. A new topic(s) will be covered each week, and problem-solving exercises in relation to the topic of the week will be reviewed and discussed in class. There will be weekly online assignments through Connect platform, four in-class quizzes/take-home assignments. In addition, there might some additional in-class assignments as assigned by the instructor. The active participation in class discussions is absolutely necessary to have a satisfactory grade in the course.

### **Instructional Method**

This is a demanding course that requires a lot of hard work in- and outside of the class. Students are expected to keep up with the weekly readings and exercises/problem solving assignments. There will be weekly on-line assignments that will be administered through Connect platform, a learning management system from the textbook that we use and hence, you need to get an access code that comes with the textbook.

Lectures will be used to provide grounding for the particular content/chapter and may not be able to cover the whole materials in the chapters.

Some problems will be reviewed and discussed in the class to ensure that students fully grasp the concepts, theories and analytical techniques. At times students will be asked to solve the problems in the class. This approach will allow practical exploration and peer-to-peer learning.

It is important for students to know how to set up problems and select the right concepts, theories, formulae to solve these. The calculations part will be the continuation of these processes and can be done using the aides such as financial calculator and excel spreadsheet. These aides will generate the right results if we put the right inputs. They should serve as means and not the end. You will still get results, the wrong ones, if you set up the problems incorrectly.

In order to succeed in completing this course, some systematic approaches that students may adopt are listed as follows. Students, at a minimum, should:

- Come to class prepared by reading the materials beforehand. Try to prepare a summary on weekly basis. Lectures are not substitutes for readings.
- Have done the on-line assignments and other assignments before they are reviewed and discussed in the class.
- Attend all the class sessions and participate actively in discussions.
- Discuss with your instructor if you have any difficulties in understanding the materials and doing the problems.

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## REQUIRED TEXT

Ross, S., Westerfield, R., Jordan, B. & Roberts, G. (2013). Fundamentals of Corporate Finance (8th Ed.). Toronto: McGraw-Hill Ryerson.

Students need to get access code for Connect platform.

Available for purchase in the Ambrose College Bookstore.

## Online registration instructions

Go to the following web address and click the "register now" button.

<http://connect.mheducation.com/class/a-sutantoputra-fall-2014>

## Other Materials

Each student is required to possess a hand-held electronic calculator *with financial and statistical functions*. A significant portion of the course centers on fairly sophisticated compounding and discounting calculations that are impossible without the use of such a calculator.

Financial calculators are many and the most common ones for finance courses are Texas Instruments BA II Plus and Hewlett Packard 12 C. For the instructional purpose of this course, **TI BA II Plus Professional** is used as this is more user friendly and the text authors provide numerous examples of keystrokes for the **TI BA II Plus/TI BA II Plus Professional**.

The course instructor will be demonstrating problem-solving with calculator applications, and will provide considerable assistance with the **TI BA II Plus Professional** calculator. Because of the wide variety of calculators in use, the instructor cannot provide such assistance with other financial calculators, and each student is therefore ultimately responsible for knowing how to use the calculator that he/she brings to the course. Students who do not already possess such a calculator may wish to obtain information from the instructor during the first week of classes before deciding on the make and model to acquire.

## Assessment of Learning Grading Items

Grade breakdown	Percentage (%)	% Grade	Letter Grade	Description
Course contribution and participation	10	95% to 100%	A+	Excellent
		90% to 94%	A	
		85% to 89%	A-	
Weekly online assignments	15	80% to 84%	B+	Good
		76% to 79%	B	
		72% to 75%	B-	
In-Class Quizzes/Take-home assignments	20	68% to 71%	C+	Satisfactory
		64% to 67%	C	
		60% to 63%	C-	
SNEF assignment	5	55% to 59%	D+	Minimal Pass
		50% to 54%	D	
Mid-term exam	25	0% to 49%	F	Failure
Final exam	25			
<b>TOTAL</b>	<b>100</b>			

Note: All assignments have to be submitted, either on-line or hardcopy format, depending on the instructions given by instructor and by the deadlines indicated in the course schedules or informed by the instructor. Late assignments will lose 10% of maximum mark (i.e. 10 out of 100 points) per day late, including weekend. After 5 days late or assignments have been reviewed and discussed in the class (whichever takes place first), assignments will not be accepted.

### Course contribution and participation

Classroom learning will be built up by lectures, tutorials, discussions, and mutual sharing of ideas and opinions in a professional attitude. Students are expected to participate actively in class, among other things, by asking questions, answering questions, sharing knowledge and ideas, discussing problems, doing the assigned exercises and presenting model answers.

Students are expected to attend all class meetings. If external circumstances or illness prevent you from attending or adequately preparing for a class, please let the instructor know ahead of time so that this can be

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taken into account, as repeated absences from class will negatively impact a student's individual participation grade.

Marks for classroom participation are based on the instructor's impression (cumulative throughout the semester) of the student's classroom attentiveness, attitude, and quality of contribution to classroom discussion.

### **Weekly online assignments**

These assignments are used to test a student's understanding on the materials covered and monitor each student's progress and performance throughout the course period. Each assignment will be given after the materials have been covered in the lecture. Some of the problems or exercises will be reviewed and covered on the following class meeting.

Even though students will be given the same test materials, Connect Platform allows customizations using their algorithms, which will generate similar but slightly different questions. Hence, students need to understand the process in solving the problems not just simply focusing on end results. There will likely be more than 10 weekly assignments given, however, for grading purpose the best 10 results will be used.

### **In-Class Quizzes/Take-home assignments**

The quizzes will be written in-class and typically administer at the beginning of class. No extra time will be given if you come to the class late.

The assignments will be take-home exercises. Deadlines for completion and submission of the assignments will be clearly indicated in advance.

The mark for a quiz/assignment which is missed with a legitimate reason (typically illness, evidenced by a Doctor's note) will normally be spread across (transferred to) the other quizzes/assignments.

### **Soul of the Next Economy Forum (SNEF) assignment**

October 3rd -4th, 2014 (Friday-Saturday)

<http://www.nexteconomyforum.com/>

Students are expected to attend SNEF (i.e. all plenary sessions plus selected workshops and break-out sessions). These will give some opportunities for students to familiarize themselves with the topics of social enterprise, corporate social responsibility and sustainable development, both on local and international contexts.

You are expected to write a reflective piece on the knowledge gained through these sessions which may be related to the materials covered in the course or even broader topics in finance. Students need to draw materials from the course (lecture, textbook and class discussions) and conduct further independent research to present the selected topic properly.

For this assignment, you need to use two articles (i.e. one academic peer reviewed journal article and one popular article).

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Papers are expected to be 2 pages in length, 1½ line spacing, 1-inch margins, plus a reference list. If you use additional resources (textbooks, journal articles, news articles, websites, etc.), you need to consult with the instructor for approval. You need to acknowledge the sources in your writing and reference list. American Psychological Association (APA) is the mandatory referencing style for this course.

Students need to present summary of the topic in the first paragraph(s). You need to get more information about the selected topic beyond what is presented in the SNEF. In addition, you need to share on the pros and cons surrounding this topic, either locally or globally. This will include on your stance toward the subject matter. For example, feasibility, challenges, barriers, on-going concern, culture-bound, impacts to society, environment, stakeholders etc. Following this, you need to analyze the relevance of this topic to you personally and share on how this will affect your study or career plan.

There's a possibility that you will be asked to present your ideas stated in the paper in the class sessions. It is hoped that this will energize the classroom discussion, induce critical thinking, and develop a more thorough understanding of the topic.

Possible topic(s) from SNEF:

- Microfinance
- Finance Related Social Solutions in Calgary
- Financing for social enterprise

### **Mid-Term**

Exams will be used to assess students' knowledge, understanding and application of the models, concepts, theories, principles and applications on materials covered in the course (i.e. lecture, textbook, exercises/problems and class discussions and other additional materials assigned and/or given in the class).

The mid-term examination will be 75 minutes in length written during regular class time and can cover all materials included in the course up to the date of the exam. A grade of 0 will be awarded for a mid-term examination missed without a legitimate reason. If the mid-term examination is missed with a legitimate reason, a make-up mid-term examination will be arranged within one week. If the instructor determines that this arrangement is not practical, the final grade will be reallocated depending on the instructor's discretion.

### **Final Exams**

The final examination will be comprehensive (i.e., will cover any materials included in the course), but emphasis will be on the materials covered after the mid-term. The final examination will have a maximum writing time of three hours (180 minutes).

The final examination will be written during the final examination period – December 11th to 17th, 2014 – following the last day of classes. It is the student's responsibility to ensure that he/she does not have any conflicting commitments during the final examination period.

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The final exam will not be returned to the students.

All in-class quizzes and exams are closed book (no textbook, computerized personal organizers, class notes, course handout materials, assignment/quiz/exam papers, etc. are permitted) unless advised otherwise by the instructor.

Allowed aids in all in-class quizzes include:

- a hand-held, non-programmable, financial calculator
- financial tables (provided by the instructor, as needed)
- one sheet of notes (8.5 by 11-inch paper, both sides) containing formulae and notes **generated by the student**. Photocopied pages not permitted.

Allowed aids in the mid-term and final exams include:

- a hand-held, non-programmable, financial calculator
- financial tables (provided by the instructor, as needed)
- two sheets of notes (8.5 by 11-inch paper, both sides) containing formulae and notes **generated by the student**. Photocopied pages not permitted.

Students are reminded that examinations will be actively invigilated. Students may only bring to an examination room items stipulated by the instructor to be required for the completion of the examination. All non-essential items (including, but not limited to, hats, coats, gloves, knapsacks, purses, and electronic devices other than approved calculators) must be left in an area of the examination room designated by the instructor. All cell phones and other unauthorized electrical devices **MUST** be turned off during examinations. Failure to comply may result in a failing grade for the examination.



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## GENERAL CLASS PROCEDURES

1. Students are expected to accord the same professional respect to their classmates' contributions as they do to the instructor. Courtesy, kindness, and respect are great human qualities to be cultivated.

### 2. Attendance policy

*Students are expected to attend all classes, both because of the pace and amount of material in the course, and also because of the classroom interaction and activities which are vital to the structure of the course. In the case of absence, you are responsible for the material covered and to turn in any required assignments on time.*

*Problems in coming to class should be discussed with the instructor, when possible, before the class is missed. Missed classes without prior communication with the instructor will result in loss of participation points.*

*Makeup quizzes/exams will only be given for valid reasons (illness, emergency, etc.) and with proper documentation. **Unexcused absences may result in a loss of grades.***

### 3. Lateness

*Arriving late for class will lower your participation score. If the students happen to come late quite frequent, the instructor has the right to refuse the students joining the class session, which in turn will lower the students' participation marks.*

### 4. Time Deadlines.

*Exams, assignments, and homework all have pre-scheduled due dates. On occasion, it may be necessary to alter these dates because of our progress during the semester. You will always be given advance notice of such changes.*

5. Students are expected to complete the assignment within the given timeframes. In the event a student cannot maintain the schedule due to some unforeseen and unavoidable emergency, an accommodation may be made at the discretion of the instructor. In the case of legitimate or approved absence, the assigned date may be rescheduled to a later date, or if this is not practically possible, the marks may be reallocated to other components of the course grade. However, your grade may be adversely affected.

6. I will actively use Moodle for posting class-related materials (announcements, course documents, ppt. slides, or other information), and communication. Please make sure you regularly check our class' Moodle page.

### 7. In-class Use of Electronic Devices

*The use of personal electronic devices by students in-class is purely at the discretion of the instructor. The use of music players, earphones, cell phones, PDAs, or any other personal entertainment devices will not be allowed in-class at any time. Typically, laptop or notebook computers may be utilized only for taking notes or reviewing course materials if necessary. However, if laptop use becomes a distraction for other students in the class, or is used for activities that are not class-related (i.e. Internet browsing,*

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*playing games, watching videos, emailing, chatting, etc.), the instructor will ask the student to stop using the laptop and put it away, and make a deduction to the student's course participation grade – 20% deduction for first instances; additional 40% deduction and loss of laptop use for the remainder of the semester for any repeat instances.*

*Audio or video recording of class lectures is strictly prohibited without the prior expressed consent of the instructor.*

*If you are expecting communication due to an emergency, please speak with the professor before the class begins.*

8. All work in this course is expected to be that of the individual student. The work of others is to be appropriately cited (see below on the issue of academic integrity). Any term paper or examination that misrepresents the work of others as that of the student will receive failing grade.

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**Policies:**

All students have received an Ambrose e-mail account upon registration. It is the student's responsibility to check this account regularly as the Ambrose email system will be the professor's instrument for notifying students of important matters (Cancelled class sessions, extensions, requested appointments, etc.) between class sessions. If students do not wish to use their Ambrose accounts, it is highly recommended that they forward all messages from the Ambrose account to the other account.

During the **Registration Revision Period** students may to enter a course without permission, change the designation of any class from credit to audit and /or voluntary withdraw from a course without financial or academic penalty. These courses will not appear on the student's transcript. Courses should be added or dropped on the student portal by the deadline date, please consult the List of Important Dates. After that date, the original status remains and the student is responsible for related fees.

Students intending to withdraw from a course after the Registration Revision Period must apply to the Office of the Registrar by submitting a Request to Withdraw from a Course by the **Withdrawal Deadline**, please consult the List of Important Dates. Withdrawal from courses after the Registration Revision period will not be eligible for tuition refund. A grade of "W" will appear on the student's transcript.

Students wishing to withdraw from a course, but who fail to do so by the applicable date, will receive the grade earned in accordance with the course syllabus. A student obliged to withdraw from a course after the Withdrawal Deadline because of health or other reasons may apply to the Registrar for special consideration.

Students, who find a conflict in their exam schedule must submit a **Revised Examination** Request form to the Registrar's Office by the deadline date, please consult the List of Important Dates. Requests will be considered for the following reasons only: 1) the scheduled final examination slot conflicts with another exam; 2) three final exams within three consecutive exam time blocks; 3) the scheduled final exam slot conflicts with an exam at another institution; 4) extenuating circumstances. Travel is not considered a valid excuse for re-scheduling or missing a final exam.

**Electronic Etiquette**

Students are expected to treat their instructor, guest speakers, and fellow students with respect. It is disruptive to the learning goals of a course or seminar and disrespectful to fellow students and the instructor to engage in electronically-enabled activities unrelated to the class during a class session. Please turn off all cell phones and other electronic devices during class. Laptops should be used for class-related purposes only. Please do not use iPods, MP3 players, or headphones. Do not text, read, or send personal emails, go on Facebook or other social networks, search the internet, or play computer games during class. The professor has the right to disallow the student to use a laptop in future lectures and/or to ask a student to withdraw from the session if s/he does not comply with this policy. Repeat offenders will be directed to the Dean. If you are expecting communication due to an emergency, please speak with the professor before the class begins.

**Academic Policies**

It is the responsibility of all students to become familiar with and adhere to academic policies as stated in the Academic Calendar. Personal information, that is information about an individual that may be used to identify that individual, may be collected as a requirement as part of taking this class. Any information collected will only be used and disclosed for the purpose for which the collection was intended. For further information contact the Privacy Compliance Officer at [privacy@ambrose.edu](mailto:privacy@ambrose.edu).

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## **Extensions**

Although extensions to coursework in the semester are at the discretion of the instructor, students may not turn in coursework for evaluation after the last day of the scheduled final examination period unless they have received permission for a “**Course Extension**” from the Registrar’s Office. Requests for course extensions or alternative examination time must be submitted to the Registrar’s Office by the deadline date, please consult the List of Important Dates. Course extensions are only granted for serious issues that arise “due to circumstances beyond the student’s control”.

## **Appeal of Grade**

An appeal for change of grade on any course work must be made to the course instructor within one week of receiving notification of the grade. An appeal for change of final grade must be submitted to the Office of the Registrar in writing within 30 days of receiving notification of the final grade, providing the basis for appeal. A review fee of \$50.00 must accompany the appeal to review final grades. If the appeal is sustained, the fee will be refunded.

## **Academic Integrity**

We are committed to fostering personal integrity and will not overlook breaches of integrity such as plagiarism and cheating. Academic dishonesty is taken seriously at Ambrose University College as it undermines our academic standards and affects the integrity of each member of our learning community. Any attempt to obtain credit for academic work through fraudulent, deceptive, or dishonest means is academic dishonesty. Plagiarism involves presenting someone else’s ideas, words, or work as one’s own. Plagiarism is fraud and theft, but plagiarism can also occur by accident when a student fails or forgets to give credit to another person’s ideas or words. Plagiarism and cheating can result in a failing grade for an assignment, for the course, or immediate dismissal from the university college. Students are expected to be familiar with the policies in the current Academic Calendar that deal with plagiarism, cheating, and the penalties and procedures for dealing with these matters. All cases of academic dishonesty are reported to the Academic Dean and become part of the student’s permanent record.

Students are strongly advised to retain this syllabus for their records.

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**BUS 220 Finance**  
**Mondays, 1:00 – 2:15 p.m.**  
**Wednesdays & Fridays, 4:00 – 5:15 p.m.**

**Course Schedule**

Please note that this schedule is provisional, and may vary from time to time depending on the progress achieved and/or on the needs of the students. Additional readings and exercises may be required from time to time.

Week	Dates	Unit/Theme	Topic	Readings and Tasks
1	Mon, 1 Sept 2014		No class	
	Wed, 3 Sept 2014		Course Introduction	Course Syllabus
	Fri, 5 Sept 2014	<b>Part 1: Overview of Corporate Finance</b>	<i>Introduction to Corporate Finance</i>	Chapt. 1
2	Mon, 8 Sept 2014	<b>Part 1: Overview of Corporate Finance</b>	<i>Financial Statements, Cash Flow, and Taxes</i>	Chapt. 1 (Contd.)
	Wed, 10 Sept 2014			Chapt. 2
	Fri, 12 Sept 2014			Chapt. 2 (Contd.)
3	Mon, 15 Sept 2014	<b>Part 3: Valuation of Future Cash Flows</b>	<i>Introduction to Valuation: The Time Value of Money</i>	Chapt. 5
	Wed, 17 Sept 2014			Chapt. 5 (Contd.)
	Fri, 19 Sept 2014			Chapt. 5 (Contd.)

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Week	Dates	Unit/Theme	Topic	Readings and Tasks
4	Mon, 22 Sept 2014	<b>Part 3: Valuation of Future Cash Flows</b>	<i>Discounted Cash Flow Valuation</i>	Chapt. 6
	Wed, 24 Sept 2014		<b>No Class – Spiritual Emphasis Day</b>	
	Fri, 26 Sept 2014			Chapt. 6 (Contd.)
5	Mon, 29 Sept 2014	<b>Part 3: Valuation of Future Cash Flows</b>		Chapt. 6 (Contd.)
	Wed, 1 Oct 2014		<i>Interest Rates and Bond Valuation</i>	Chapt. 7
	Fri, 3 Oct 2014		<b>No class</b>	<b>Work on Assignment 1</b> <b>Soul of the Next Economy</b>
6	Mon, 6 Oct 2014	<b>Part 3: Valuation of Future Cash Flows</b>		Chapt. 7 (Contd.)
	Wed, 8 Oct 2014			Chapt. 7 (Contd.)
	Fri, 10 Oct 2014		<i>Stock Valuation</i>	Chapt. 8
7	Mon, 13 Oct 2014	<b>No Class – Thanksgiving</b>		
	Wed, 15 Oct 2014			Chapt. 8 (Contd.)
	Fri, 17 Oct 2014		<b>Quiz # 1</b>	
8	Mon, 20 Oct 2014	<b>Part 3: Valuation of Future Cash Flows</b>		Chapt. 8 (Contd.)

Week	Dates	Unit/Theme	Topic	Readings and Tasks
	Wed, 22 Oct 2014	<b>Mid-Term Exam</b>		
	Fri, 24 Oct 2014	<b>Part 2: Financial Statements and Long-Term Financial Planning</b>	<i>Working with Financial Statements</i>	Chapt. 3
9	Mon, 27 Oct 2014			Chapt. 3 (Contd.)
	Wed, 29 Oct 2014			Chapt. 3 (Contd.)
	Fri, 31 Oct 2014	<b>Part 4: Capital Budgeting</b>	<i>Net Present Value and other Investment Criteria</i>	Chapt.9
10	Mon, 3 Nov 2014			Chapt.9 (Contd.)
	Wed, 5 Nov 2014			Chapt.9 (Contd.)
	Fri, 7 Nov 2014	<b>Part 4: Capital Budgeting</b>	<i>Making Capital Investment Decisions</i>	Chapt. 10
11	Mon, 10 Nov 2014			Chapt. 10 (Contd.)
	Wed, 12 Nov 2014			Chapt. 10 (Contd.)
	Fri, 14 Nov 2014	<b>Part 5: Risk and Return</b>	<i>Lessons from Capital Market History</i>	Chapt.12
12	Mon, 17 Nov 2014			Chapt.12 (Contd.)
	Wed, 19 Nov 2014			Chapt.12 (Contd.)

Week	Dates	Unit/Theme	Topic	Readings and Tasks
	Fri, 21 Nov 2014	<b>Part 5: Risk and Return</b>	<i>Return, Risk, and Security</i> <i>Market Line</i>	Chapt.13
13	Mon, 24 Nov 2014			Chapt.13 (Contd.)
	Wed, 26 Nov 2014			Chapt.13 (Contd.)
	Fri, 28 Nov 2014	<b>Part 6: Cost of Capital and Long-Term Financial Policy</b>	<i>Cost of Capital</i>	Chapt.14
14	Mon, 1 Dec 2014			Chapt.14 (Contd.)
	Wed, 3 Dec 2014			Chapt.14 (Contd.)
	Fri, 5 Dec 2014		<b>Quiz # 2</b>	
15	Mon, 8 Dec 2014		<b>Exam Revision</b>	
16	<b>Wednesday, 17<sup>th</sup> Dec 2014</b>	<b>FINAL EXAM</b> <b>9 a.m. – 12 p.m.</b> <b>Room: A2212</b>		