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Short Term Financial Management  
Summer 2022

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## **COURSE OVERVIEW**

The goal of this course is to introduce students to the key areas of short-term financial management, with an emphasis on cash management and planning. Other topics include short-term investments, accounts receivable management, accounts payable management, short-term borrowing, short-term financial planning, budgeting, and banking relations. Throughout the semester, we will utilize concepts learned from the presentations and online class discussions to understand how to efficiently manage a firm's working capital and apply those concepts to the current economic/business climate. Part of the course will be dedicated to managing a firm's liquidity in response to declining cash flows, as well as incorporating various cash management strategies in an effort to keep a firm solvent.

## **COURSE LEARNING OBJECTIVES:**

- Understand financial statements, including the Statement of Cash Flows;
- Calculate and interpret financial ratios;
- Prepare monthly pro forma cash flow budgets that incorporate the impact of timing and other adjustments;
- Understand working capital concepts;
- Prepare short term budgets that focus on cash management;
- Undertake variance analysis and recommend corrective actions if actual results do not meet forecast.
- Identify sources of short-term financing and calculate the associated interest costs.

## **ACCESSCODE/TEXTBOOK:**

Short-Term Financial Management - By John Zietlow, Matthew Hill, and Terry Maness, Sixth Edition, Cognella Publishing, ISBN 978-1-7935-4977-8, Ebook plus code for access to Active Learning courseware

## **TUTORING**

Rutgers Camden Learning Center (RCLC) provides academic support workshops, academic coaching, tutoring and writing assistance at many convenient times. These include special designated tutoring sessions for business students in Pre-calculus for business, calculus for business, management accounting, and statistics.

You can find information about the center at this URL: <http://learn.camden.rutgers.edu/>. Appointments are available at the RCLC Monday through Friday. Appointments can be made in person at Armitage 231 or over the phone at (856) 225-6442. All Academic Coaching appointments must be made at least 24 hours in advance. There are also numerous skill-building workshops that you may find useful.

## **INTRODUCTIONS**

Each student must introduce themselves in the course. Late introductions will not be accepted.

## **Chapter Assignments:**

There are 12-chapter assignments this course. Each chapter assignment consists of 3 to 4 interactive lessons. Each

student has unlimited attempts to complete each interactive lesson. Interactive lessons are not timed. The best score on the interactive lesson will count towards your final grade. The interactive lessons are designed to help you learning the material. You will not be able to master the material covered in this course simply by reading.

Chapter assignments (interactive lessons) are available from the first day of class up to the due date. Therefore, you can work ahead, if you desire. The chapter assignments will be given in Active Learning. Late chapter assignments will not be accepted.

**QUIZZIES:**

There are 12-chapter quizzes for this course. The quizzes consist of 20 multiple choice questions. Each student has one attempt to take the quiz. Students have 60 minutes to complete the quiz. Quizzes are available from the first day of class up to the due date. Therefore, you can work ahead, if you desire. The quizzes will be given in Active Learning. Late quizzes will not be accepted.

**EVALUATIVE CRITERIA**

**Final Grades** - Your final grade will be based on the following

	Due Date	Percentage
Introductions	Wednesday, June 8, 2022	4%
Chapter 1 Assignments (3 Interactive Lessons)	Wednesday, June 8, 2022	4%
Chapter 1 Quiz	Wednesday, June 8, 2022	4%
Chapter 2 Assignments (3 Interactive Lessons)	Wednesday, June 15, 2022	4%
Chapter 2 Quiz	Wednesday, June 15, 2022	4%
Chapter 3 Assignments (3 Interactive Lessons)	Wednesday, June 15, 2022	4%
Chapter 3 Quiz	Wednesday, June 15, 2022	4%
Chapter 4 Assignments (4 Interactive Lessons)	Wednesday, June 22, 2022	4%
Chapter 4 Quiz	Wednesday, June 22, 2022	4%
Chapter 5 Assignments (4 Interactive Lessons)	Wednesday, June 29, 2022	4%
Chapter 5 Quiz	Wednesday, June 29, 2022	4%
Chapter 6 Assignments (4 Interactive Lessons)	Wednesday, July 6, 2022	4%
Chapter 6 Quiz	Wednesday, July 6, 2022	4%
Chapter 7 Assignments (3 Interactive Lessons)	Wednesday, July 13, 2022	4%

Chapter 7 Quiz	Wednesday, July 13, 2022	4%
Chapter 8 Assignments (4 Interactive Lessons)	Wednesday, July 20, 2022	4%
Chapter 8 Quiz	Wednesday, July 20, 2022	4%
Chapter 9 Assignments (4 Interactive Lessons)	Wednesday, July 27, 2022	4%
Chapter 9 Quiz	Wednesday, July 27, 2022	4%
Chapter 10 Assignments (4 Interactive Lessons)	Wednesday, August 3, 2022	4%
Chapter 10 Quiz	Wednesday, August 3, 2022	4%
Chapter 11 Assignments (4 Interactive Lessons)	Wednesday, August 10, 2022	4%
Chapter 11 Quiz	Wednesday, August 10, 2022	4%
Chapter 12 Assignments (4 Interactive Lessons)	Wednesday, August 17, 2022	4%
Chapter 12 Quiz	Wednesday, August 17, 2022	4%
Total		100%

**Grading:**

Letter grades will be assigned based on the following scale:

100 - 93	A
92 - 89	B+
88 - 85	B
84 - 78	C+
77 - 70	C
69 - 60	D
59 or less	F

***How to succeed in this course***

The material presented in class provides the essential backbone of the course. You are expected to:

- Read all text material assigned for each class
- Follow instructions in all assignments
- Start assignments early and get feedback from the instructor
- Consult/meet with the professor immediately when you need help.
- Ensure that you can access to Canvas and use it appropriately.
- For the general class discussion forum, you are also strongly encouraged to share any relevant class related topics pertaining to current business environment. You may also benefit and assist other students via thoughtful interaction.
- **Direct Interaction:** Although Canvas provides good learning tools, oftentimes, a direct one-to-one professional interaction to resolve difficult issues is usually the most effective. For example, you may have a certain technical/mathematical problem that is frustratingly difficult to solve that you think is difficult be resolved in an

open forums or elsewhere. In this case, please feel free to send me an e-mail and a contact number so that I can call you directly to resolve it.

## **COMMUNICATION**

### **Canvas**

Posted will be the syllabus and resources. To access this system, go to <http://canvas.rutgers.edu> log in, and click on the course on the dashboard.

### **Rutgers email - USE YOUR RUTGERS EMAIL ADDRESS**

All communications to students will be done using the Rutgers email address provided to you. Please forward your Rutgers email to your personal email if necessary. **Not checking your Rutgers email is not an excuse for missing any communications.**

### **Class Materials:**

All class materials can be obtained via Canvas. You are strongly encouraged to access this course via Canvas several times a week.

### **Class Communication:**

Since class attendance is not compulsory, a viable and reliable form of communication is vitally important. Note that all class communication will be via your Rutgers e-mail and discussion forums and other tools in Canvas. You are expected to check your Rutgers e-mail at least two or three times every week. All class announcements can also be accessed via the 'Announcement' page in Canvas.

### **Professor Communication:**

Note that during the week, from Monday until Friday, I will try reply to all e-mails within 24 hours. Please do not expect immediate response. (If you do not hear from me within 48 hours, please re-send your email as I may have overlooked or accidentally deleted your e-mail.)

Although, I check my e-mails a few times daily, I may not be able to completely answer all e-mails immediately upon receiving them. Note that I may also be travelling out of town on many weekends and may not be able respond to weekend e-mails until Monday.

## **GENERAL /ADMINISTRATIVE**

### **Key Summer 2022 Dates for Section T (12-week term):**

Summer 2022 classes begin	Tuesday, May 31, 2022
Last day to withdraw with a W grade	Wednesday, August 10, 2022, Deadline 5 pm
Last day of classes	Wednesday, August 17, 2022

### ***Academic Integrity***

The Academic Integrity policy can be found at <http://studentconduct.rutgers.edu/student-conduct-processes/academic-integrity/>

***Students are responsible for understanding the principles of academic integrity and abiding by them in all aspects of their work at the University.*** Students are also encouraged to help educate fellow students about academic integrity and to bring all alleged violations of academic integrity they encounter to the attention of the appropriate authorities.

Academic Integrity means that you (the student) must:

- properly acknowledge and cite all use of the ideas, results, or words of others,

- properly acknowledge all contributors to a given piece of work,
- make sure that all work submitted as your own in a course activity is your own and not from someone else
- obtain all data or results by ethical means and report them accurately
- treat all other students fairly with no encouragement of academic dishonesty

Adherence to these principles is necessary in order to ensure that:

- everyone is given proper credit for his or her ideas, words, results, and other scholarly accomplishments
- all student work is fairly evaluated and no student has an inappropriate advantage over others
- the academic and ethical development of all students is fostered
- the reputation of the University for integrity is maintained and enhanced.

Failure to uphold these principles of academic integrity threatens both the reputation of the University and the value of the degrees awarded to its students. Every member of the University community therefore bears a responsibility for ensuring that the highest standards of academic integrity are upheld. Violations are taken seriously and will be handled according to University policy.

### ***Student Code of Conduct***

The University's Student Code of Conduct can be found at <http://studentconduct.rutgers.edu/university-code-of-student-conduct>

Violations of the Student Code of Conduct are considered serious infractions of student behavior and students who violate the code are subject to penalties relative to the level of the matter. In general, students may not disturb normal classroom procedures by distracting or disruptive behavior, this includes online as well as in-person.

The Code of Student Conduct is more than a collection of University regulations to be abided by – it seeks to promote the University's values and educate. The Code of Student Conduct encourages students to be their authentic selves as they find their place on campus, while also encouraging students to embrace inclusion through discovery, dialogue, and development as they celebrate diverse backgrounds.

The spirit of the Code of Student Conduct promotes student engagement both on and off campus, global citizenship, and leadership. It encourages students to uphold the highest tenets of trust, honesty, and integrity, understanding at all times that our actions significantly impact our personal journeys, our communities, and our larger society.

Rutgers–Camden, Rutgers–Newark, and Rutgers–New Brunswick students originate from all corners of the world and travel between many campuses and cities. As our students strive to achieve their goals, they are expected to conduct themselves in accordance with University policies and procedures, but more importantly, the values and spirit that these policies and procedures are founded upon.

Violations of the Student Code of Conduct should be reported to the Dean of Students office [deanofstudents@camden.rutgers.edu](mailto:deanofstudents@camden.rutgers.edu) or 856-225-6050.

If the violation is immediate and a potential threat is a concern, call the Rutgers-Camden police at 856-225-6111

### **Etiquette expectations from on-line students:**

The following protocols on the codes of behavior reflect professional business norms on manners, courtesy, and respect. *(In general, you should treat others as you would like others to treat yourself. Be mindful that what is acceptable in a text or chatroom with friends may not be appropriate in a classroom or in an online conversation with an instructor.)*

Even though many of you are already aware of these protocols, they are explicitly stated here so that everyone is cognizant of the same protocols. These protocols should be followed by all students taking this course to help ensure the online experiences for everyone involved are pleasant. They are as follows:

- If you were to send an e-mail to the professor / tutor, please address the person appropriately such as “Dr. ....” or “Mr./Ms. ....” ,not ‘Hey’. Note that I will address you with your first name, unless you prefer that I address you differently.
- When sending an e-mail, you can get better attention by using the following guidelines:
  - use descriptive subject lines, (I am sure you have received a lot of Spam e-mails and I have occasionally and accidentally deleted student e-mails that I thought was Spam.)
  - please be as brief as possible by going straight to the point, and if possible, limit the use of attachments

**Never send offensive and insulting messages\*** (this is a violation of the Student Code of Conduct). If you disagree, say so and state your reasons. Social media is a very powerful tool for communication. However, it can be badly misused if it is not used correctly or professionally. For example, you may have personal and legitimate concerns with this course. However, other students, who do not have similar feelings, can be negatively influenced by your concerns. This will unnecessarily and negatively affect their overall experience of the course. Therefore, to minimize such an occurrence, please feel free to directly contact the instructor/tutor first to resolve any concerns that you may have to help ensure that everyone’s online experience of this course is beneficial.

- Always guard against inciting others when it comes to content, opinions, etc. That is, avoid blaming or accusing others of wrong doing.
- Do not start a volley of back and forth e-mails, with copies distributed to every student in the class.
- Copy the minimum number of people. That is, send e-mails to only the people you think should receive and will benefit from it.
- Treat all e-mails and postings as permanent forms of written record and do not expect that any your e-mail communications to be private, unless stated otherwise. Instead, assume that all e-mail communications are public.
- Do not publicize your own or others’ personal information (such as email, phone numbers, last names, etc.)

### ***Disability Services/Accommodations***

Rutgers University welcomes students with disabilities into all of the University's educational programs. In order to receive consideration for reasonable accommodations, a student with a disability must contact the appropriate disability services office at the campus where you are officially enrolled, participate in an intake interview, and provide documentation: <https://ods.rutgers.edu/students/documentation-guidelines>.

If the documentation supports your request for reasonable accommodations, your campus’s disability services office will provide you with a Letter of Accommodations. Please share this letter with your instructors and discuss the accommodations with them as early in your courses as possible. To begin this process, please complete the [Registration form](https://webapps.rutgers.edu/student-ods/forms/registration) (<https://webapps.rutgers.edu/student-ods/forms/registration>).

Erin G. Leuthold, MS Ed

(856) 225-2717

Rutgers-Camden Disability Services:

311 North Fifth Street, Camden, NJ 08102-1405

Web page: <https://ods.rutgers.edu/contact-ods/rutgers-university-camden>

E-mail: [disability-services@camden.rutgers.edu](mailto:disability-services@camden.rutgers.edu)

## **CLASSROOM POLICIES**

### **Exam Make-up Policy/Late Policy**

If, for a university approved reason, you cannot take an exam at the scheduled time you must give the professor written notice at least one week in advance so that other arrangements can be made. If the situation does not allow for advance notification (for example, emergency hospitalization), contact the professor as soon as possible after a missed exam. Make-up exams for non-university approved reasons are not guaranteed. The professor reserves the right to request written documentation to support your absence (such as a doctor's note, an obituary, or military orders).