



**Short Term Financial Management - 52:390:330 Section: 90
Spring 2026
Mode of delivery: Asynchronous Online Course**

Professor: Mark Camma, CPA, MBA

E-mail: mcamma@camden.rutgers.edu,

Office Hours: Wednesday, 3 pm to 5 pm (Zoom Meeting)

Key Spring 2026 Dates:

Spring 2026 classes begin:	Tuesday, January 20 th
Last day to add a class:	Thursday, January 29 th
Spring 2026 Recess	Saturday, March 14 th – Sunday, March 22 nd
Last day to withdraw with a “W”	Monday, March 23 rd (subject to change)
Last day of classes	Monday, May 4 th
Reading Days (no exams)	Tuesday, May 5 th and Wed. May 6 th
Final Exam period	Thursday, May 7 th – Wed. May 13 th

Course Description

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

Some of the skills I hope you will learn throughout the course include:

1. Identify the purpose of short-term financial management and the areas involved
2. Define and calculate the cash conversion cycle
3. Calculate and interpret the following solvency measures: current and quick ratios, net working capital, and the working capital requirement
4. Calculate and interpret the following liquidity measures: cash conversion cycle, net liquid balance, days’ cash held, and lambda
5. Calculate the present value of daily cash flows
6. Use the net present value method to calculate the change in firm value that results from shortening the cash conversion cycle
7. Use the price-to-earnings per share multiple to estimate the share price after shortening the cash conversion cycle

School of Business-Camden Program Learning Goals

Learning Goal: Critical Thinking and Analytical Decision Making

Students will be able to critically use information and data to analyze, interpret, and solve business problems.

Learning Goal: Communication Impact and Effectiveness

Students will demonstrate effective written language skills.

Learning Goal: Ethical Reasoning

Students will realize that organizations and their actions affect different stakeholders; they will demonstrate the ability to identify and weigh the ethical implications of these actions.

Course Materials:

Textbook - Short-Term Financial Management - By John Zietlow, Matthew Hill, and Terry Maness, Sixth Edition, Cengage Publishing, ISBN 978-1-7935-4977-8, ebook plus code for access to Active Learning courseware is integrated into Canvas via First Day Course Material. Your course material charge is included in your student bill and guarantees the lowest cost available for your required materials.

YellowDig - YellowDig must be purchased from Rutgers University Bookstore. Yellowdig is an online conversation platform for this course.

How to succeed in this course

- 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.
- If an online tool is used (Canvas, specific software, etc.) ensure that you can access and use it appropriately.

Diversity Statement

This class strives to be an inclusive community, learning from the many perspectives that come from having differing backgrounds and beliefs. As a community, we aim to be respectful to all. We reject all forms of prejudice and discrimination, including but not limited to those based on age, color, disability, gender, gender identity, gender expression, national origin, political affiliation, race, religion, sexual orientation, and veteran status. Faculty and students are expected to commit to creating an environment that facilitates inquiry and self-expression, while also demonstrating diligence in understanding how others' viewpoints may be different from their own.

Our goal as a learning community is to create a safe environment that fosters open and honest dialogue. We are all expected to contribute to creating a respectful, welcoming, and inclusive environment. To this end, classroom discussions should always be conducted in a way that shows honor, respect, and dignity to all members of the class. Moreover, disagreements should be pursued without personal attack and aggression, and instead, should be handled with grace and care. This will allow for rigorous intellectual engagement and a deeper learning experience for all.

Pronouns

This course affirms people of all gender expressions and gender identities. Feel free to correct me on your preferred gender pronoun. If you have any questions or concerns, please do not hesitate to contact me.

Chosen Name (Preferred Name)

If you have a chosen name or preferred name other than what is listed on the roster, kindly let me

COMMUNICATION and USE OF CANVAS

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.

CANVAS

Canvas is the learning management system used for this course. Posted will be the syllabus, resources, announcements, etc. To access this system, go to <http://canvas.rutgers.edu> log in, and click on the course in the dashboard. For technical support 833-648-4357 or help@camden.rutgers.edu.

CLASSROOM POLICIES

Homework and Exams Assignment Make-up Policy

Make-up Work Policy: If, for a university-approved reason, you cannot complete a quiz, assignment, or exam during the scheduled time, you must give me written notice via email mcamma@camden.rutgers.edu at least one week in advance so that other arrangements can be made. If the situation does not allow for advance notification (e.g., emergency hospitalization), contact me as soon as possible after the missed work and provide written documentation. The ability to make up work for non-university approved reasons is 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).

Late Work Policy: All work must be completed and uploaded to Canvas by the specified due date (with the exception of a university-approved, documented, and professor or Dean of Students verified reason; see Make-up Work Policy above). Any work submitted after the due date and time will not be accepted.

Incompletes: "Incompletes" will only be given through prior consultation, under extreme circumstances, and when completion of the course requirements in question would substantially improve your grade. In the rare event when an "incomplete" is given, you must submit all of the agreed-upon work to me by the Rutgers registrar deadline to avoid the "incomplete" converting to an "F": <https://registrar.camden.rutgers.edu/gradeinstruction#incomplete>.

ASSESSMENTS

Yellowdig:

Yellowdig must be purchased from Rutgers University Bookstore. Yellowdig is an online conversation platform for this course. You receive points for participating in Yellowdig conversations, and the points you receive in Yellowdig factor into your final grade. Each week, you can earn up to **1350** points. To get an "A" in Yellowdig, you must have at least 12,000 points by the end of the course. If you reach the weekly max by the end of each week, you are guaranteed to get an "A" in Yellowdig. Your Yellowdig grade is worth 16% of your final grade.

Chapter Assignments:

There are 12-chapter assignments in 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 learn 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.

COURSE GRADING

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

	Due Date	Percentage
YellowDig	Weekly	16%
Chapter 1 Assignments (3 Interactive Lessons)	Monday, 2/9/2026	3.5%
Chapter 1 Quiz	Monday, 2/9/2026	3.5%
Chapter 2 Assignments (3 Interactive Lessons)	Monday, 2/16/2026	3.5%
Chapter 2 Quiz	Monday, 2/16/2026	3.5%
Chapter 3 Assignments (3 Interactive Lessons)	Monday, 2/23/2026	3.5%
Chapter 3 Quiz	Monday, 2/23/2026	3.5%
Chapter 4 Assignments (4 Interactive Lessons)	Monday, 3/2/2026	3.5%
Chapter 4 Quiz	Monday, 3/2/2026	3.5%
Chapter 5 Assignments (4 Interactive Lessons)	Monday, 3/9/2026	3.5%
Chapter 5 Quiz	Monday, 3/9/2026	3.5%
Chapter 6 Assignments (4 Interactive Lessons)	Monday, 3/23/2026	3.5%
Chapter 6 Quiz	Monday, 3/23/2026	3.5%
Chapter 7 Assignments (3 Interactive Lessons)	Monday, 3/30/2026	3.5%

Chapter 7 Quiz	Monday, 3/30/2026	3.5%
Chapter 8 Assignments (4 Interactive Lessons)	Monday, 4/6/2026	3.5%
Chapter 8 Quiz	Monday, 4/6/2026	3.5%
Chapter 9 Assignments (4 Interactive Lessons)	Monday, 4/13/2026	3.5%
Chapter 9 Quiz	Monday, 4/13/2026	3.5%
Chapter 10 Assignments (4 Interactive Lessons)	Monday, 4/27/2026	3.5%
Chapter 10 Quiz	Monday, 4/27/2026	3.5%
Chapter 11 Assignments (4 Interactive Lessons)	Monday, 5/4/2026	3.5%
Chapter 11 Quiz	Monday, 5/4/2026	3.5%
Chapter 12 Assignments (4 Interactive Lessons)	Monday, 5/11/2026	3.5%
Chapter 12 Quiz	Monday, 5/11/2026	3.5%
Total		100%

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 and your instructor with a Letter of Accommodations. Please discuss the accommodations with your instructors 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>).

Academic Integrity

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

Rutgers University takes academic dishonesty very seriously. By enrolling in this course, you assume responsibility for familiarizing yourself with the Academic Integrity Policy and the possible penalties (including suspension and expulsion) for violating the policy. As per the policy, all suspected violations will be reported to the RU-Camden Dean of Students.

Academic dishonesty includes (but is not limited to):

- cheating*
- plagiarism*
- aiding others in committing a violation or allowing others to use your work*
- failure to cite sources correctly*
- fabrication*

- using another person’s ideas or words without attribution
- re-using a previous assignment
- unauthorized collaboration
- sabotaging another student’s work

If in doubt, please consult the instructor. Please review the [Academic Integrity Policy](#).

Information is also available at the RU-Camden Dean of Students site: <https://camden.rutgers.edu/deanofstudents/academic-integrity>

Responsible Use of Artificial Intelligence (AI)

AI can be a valuable learning tool when used thoughtfully, but it should not replace independent learning. Research indicates that overreliance on AI use can weaken critical thinking, analytical reasoning, and professional judgment—skills vital for academic success, career advancement, and job competitiveness.

This course promotes AI use to enhance learning, not substitute for it. Students must actively engage with material, critically assess any AI-assisted work, and take full responsibility for submissions, as generative AI may produce inaccurate or fabricated information. The goal is to develop students' ability to think, reason, and communicate clearly and confidently.

Artificial Intelligence Use

Acceptable and Unacceptable Use of AI

The use of generative AI tools (e.g. ChatGPT, Dall-e, etc.) is permitted in this course for the following activities:

- Brainstorming and refining your ideas;
- Fine tuning your research questions;
- Finding information on your topic;
- Drafting an outline to organize your thoughts; and
- Checking grammar and style.

The use of generative AI tools is not permitted in this course for the following activities:

- Impersonating you in classroom contexts, such as by using the tool to compose discussion board prompts assigned to you or content that you put into a Zoom chat.
- Completing group work that your group has assigned to you, unless it is mutually agreed upon that you may utilize the tool.
- Writing a draft of a writing assignment.
- Writing entire sentences, paragraphs or papers to complete class assignments.

You are responsible for the information you submit based on an AI query (for instance, that it does not violate intellectual property laws, or contain misinformation or unethical content). Your use of AI tools must be properly documented and cited in order to stay within university policies on academic honesty. Any assignment that is found to have used generative AI tools in unauthorized ways based on guidelines in this syllabus, will be subject to report of a violation of Academic Integrity and thus the appropriate adjudication. When in doubt about permitted usage, please ask for clarification.

University Code of Conduct

Rutgers University-Camden seeks a community that is free from violence, threats, and intimidation; is respectful of the rights, opportunities, and welfare of students, faculty, staff, and guests of the University; and does not threaten the physical or mental health or safety of members of the University community, including in classroom space. As a student at the University, you are expected adhere to the Code of Student Conduct.

To review the Code of Conduct and Title IX policy go to [RU-Camden Dean of Students Office](#)

Note that the conduct code specifically addresses disruptive classroom conduct, which means *"engaging in behavior that substantially or repeatedly interrupts either the instructor's ability to teach or student learning. The classroom extends to any setting where a student is engaged in work toward academic credit or satisfaction of program-based requirements or related activities."*

Expectations of Classroom Civility

(source: the Assoc of College and University Educators)

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.)***