

Wayland Mission Statement

Wayland Baptist University exists to educate students in an academically challenging, learning-focused, and distinctively Christian environment for professional success, and service to God and humankind.

Contact Information

Course: FINA 1300 <<VC01>> – Introduction to Finance: Digital Currency and Commodities

Campus: WBUonline

Term/Session: Fall 2026A

Instructor: Donald H Noble

Office Phone Number/Cell #: 978-505-7947

WBU Email Address: donald.noble@wayland.wbu.edu

Office Hours, Building, and Location: By Appointment, Tuesdays 6-6:30 CST

Class Meeting Time and Location: Online Only

Catalog Description:

Provides students with financial literacy and introduction to finance, financial markets, digital currency, precious metals, and commodities

Prerequisite: None

Note: Because this is an introductory eight-week course, selected chapters and sections will receive greater emphasis than others. Students are responsible for assigned readings, textbook exercises, quizzes, exams, AI-supported learning activities, and supplemental materials posted in Blackboard. Digital currency, precious metals, and commodities will be addressed through instructor-provided supplemental materials during the course. The course may also include use of a simulated trading platform or related market tools, depending on availability, to help students observe market behavior, evaluate risk, and apply basic finance concepts in a practical setting.

Textbook Information

Required Textbook(s) and/or Required Materials:

BOOK	AUTHOR	ED	YEAR	PUBLISHER	ISBN#
Financial Management: Core Concepts with MyLab	Brooks	5th	2026	Pearson	9780-13536-4499

*This course is part of the **Pioneer Academic Access Program**. You will have access to an eBook, access code, and interactive learning material on the first day of class through your Blackboard course site. You will be notified via email with access instructions and additional information. If the course requires a physical book you can order at bookstore.wbu.edu. You can choose to opt-out, however if you do you will lose access to **EVERY class/material** and have to source through third party vendors.*

Optional Materials: <<List optional materials recommended to enhance student learning>>

Course Outcome Competencies:

- Introduces the functions of financial management and related financial tools available to manage a firm’s finances to build shareholder wealth.
- Identifies financial analysis models to measure a firm’s financial strengths and weaknesses.
- Explains interest rates and time value of money principles to develop financial statements and capital budgeting plans.
- Familiarizes financial securities, digital currencies, precious metals, and commodities valuations, including various risk measurements under single assets and portfolios conditions.

Attendance Requirements

WBUonline: Students are expected to participate in all required instructional activities in their courses. Online courses are no different in this regard; however, participation must be defined in a different manner. Student “attendance” in an online course is defined as active participation in the course as described in the course syllabus. Instructors in online courses are responsible for providing students with clear instructions for how they are required to participate in the course. Additionally, instructors are responsible for incorporating specific instructional activities within their course and will, at a minimum, have weekly mechanisms for documenting student participation.

These mechanisms may include, but are not limited to, participating in a weekly discussion board, submitting/completing assignments in Blackboard, or communicating with the instructor. Students aware of necessary absences must inform the professor with as much advance notice as possible in order to make appropriate arrangements. Any student absent 25 percent or more of the online course, i.e., non-participatory during 2 or more weeks of an 8-week session, may receive an F for that course. Instructors may also file a Report of Unsatisfactory Progress for students with excessive non-participation.

Any student who has not actively participated in an online class prior to the census date for any given session is considered a “no-show” and will be administratively withdrawn from the class without record. To be counted as actively participating, it is not sufficient to log in and view the course. The student must submit work as described in the course syllabus. Additional attendance and participation policies for each course, as defined by the instructor in the course syllabus, are considered a part of the university’s attendance policy.

University Policies

Academic Integrity:

[Link to Statement on Academic Integrity](#)

Artificial Intelligence:

1. Generative AI tools usage encouraged and may be actively assigned in coursework.

- A. Use of generative AI tools is actively encouraged and incorporated into specific assignments for this course.
- B. Use of generative AI tools for assignments in brainstorming, content understanding, or revision to work is perfectly acceptable if cited and referenced properly in any submitted work for the course.
- C. Use of generative AI is encouraged if students understand the use of generative AI in the course is to be an assistance tool and not the generator of assignments and submitted work. Ultimately, all submitted work must still reflect student's own work, understanding, and analysis.
- D. Specific parameters for generative AI usage provided by the instructor.
- E. Any use of generative AI tools outside of the approved instructor parameters will be considered a form of plagiarism and academic dishonesty.

2. Generative AI tools may be used in this course for brainstorming, concept explanation, vocabulary review, study preparation, grammar review, and selected AI-supported assignments identified by the instructor. Students may not use AI to complete quizzes, exams, or graded calculations unless specifically authorized in the assignment instructions. When AI is used for a graded assignment, students must include a brief AI disclosure identifying the tool used, the purpose of use, and how the student verified or revised the AI output. All final submitted work must reflect the student's own understanding, calculations, interpretation, and analysis.

Disability Statement: In compliance with the Americans with Disabilities Act of 1990 (ADA), it is the policy of Wayland Baptist University that no otherwise qualified person with a disability be excluded from participation in, be denied the benefits of, or be subject to discrimination under any educational program or activity in the university. The Disability Services Coordinator and Academic Coach serves as the coordinator of students with disabilities and must be contacted concerning accommodation requests. Office: (806) 291-1057. Documentation of a disability must accompany any request for accommodations.

Course Requirements and Grading Criteria

Category	Weight
Required First Assignment / Course Introduction	5%
Weekly Homework / Textbook Exercises	25%
Weekly Quizzes	20%
AI-Supported Learning Activities	10%
Midterm Exam	20%
Final Exam	20%
Total	100%

Student Grade Appeals: Students shall have protection through orderly procedures against prejudices or capricious academic evaluation. A student who believes that he or she has not been held to realistic academic standards, just evaluation procedures, or appropriate grading, may appeal the final grade given in the course by using the student grade appeal process described in the Academic Catalog. Appeals may not be made for advanced placement examinations or course bypass examinations. Appeals are limited to the final course grade, which may be upheld, raised, or lowered at any stage of the appeal process. Any recommendation to lower a course grade must be submitted through the Vice President of Academic Affairs to the Faculty Assembly Grade Appeals Committee for review and approval. The Faculty Assembly Grade Appeals Committee may instruct that the course grade be upheld, raised, or lowered to a more proper evaluation.

Tentative Schedule

Week 1	Introduction to finance, financial management, financial markets, business forms, shareholder wealth, ethics, and the role of the finance manager	Textbook Chapter 1; instructor materials	Required First Assignment; Homework 1; Quiz 1; AI Activity 1: Finance Concept Translator
Week 2	Financial statements, cash flow, financial performance, and basic financial analysis	Textbook Chapter 2; selected instructor examples	Homework 2; Quiz 2
Week 3	Time value of money, future value, present value, annuities, loan payments, amortization, and interest rates	Textbook Chapters 3, 4, and selected Chapter 5 sections	Homework 3; Quiz 3; AI Activity 2: Time Value of Money Study Coach
Week 4	Bonds, stocks, financial securities, valuation basics, market prices, and efficient markets	Textbook Chapters 6 and 7; instructor supplement on securities markets	Homework 4; Midterm Exam
Week 5	Risk, return, diversification, beta, portfolio risk, and the risk-return tradeoff	Textbook Chapter 8; instructor examples using stocks, commodities, and digital assets	Homework 5; Quiz 5; AI Activity 3: Risk and Return Explanation
Week 6	Capital budgeting, financial decision models, payback, net present value, internal rate of return, and project cash flows	Textbook Chapters 9 and selected Chapter 10 sections	Homework 6; Quiz 6
Week 7	Financial ratios, firm performance, forecasting, working capital, and basic business financial planning	Textbook Chapters 12, 13, and 14 selected sections	Homework 7; Quiz 7; AI Activity 4: Financial Ratio / Business Decision Support
Week 8	Digital currency, precious metals, commodities, international finance, market risk, and course review	Textbook Chapter 18 selected sections; instructor-provided supplemental materials on digital currency, precious metals, commodities, and market tools	Homework 8 or final review activity; Final Exam

Additional Information

Digital currency, precious metals, and commodities will be addressed through instructor-provided supplemental materials during the course. The course may also include use of a simulated trading platform or related market tools, depending on availability, to help students observe market behavior, evaluate risk, and apply basic finance concepts in a practical setting.