Instructor: Dr. Tom Johansen  
E-mail: tom.johansen@okstate.edu  
Office: BUS 311  
Phone: (405) 744-7267  
Office Hours: 9:00-11:30 MW 1:30-3:00 TTh  Other hours by appointment.  
Course Site: Desire2Learn (Online Classroom): http://oc.okstate.edu  
Distance Learning (DL) Support: spearsdistance@okstate.edu, 405-744-4048  
Technical Assistance for Video Lectures: http://ra.okstate.edu/stw_ssb/cepd/VideoHelp

Prerequisites:
ACCT 2103 and 2203 (Principles of Accounting), ECON 2103 and 2203 (Principles of Economics), and STAT 2023 (Elementary Statistics for Business and Economics) are prerequisites for this class. You may be concurrently enrolled in ACCT 2203, ECON 2203, and Finance 3113; however, the Finance Department does not recommend this schedule. You must have completed STAT 2023 to be enrolled in Finance 3113.

Course Objectives and Goals:

<table>
<thead>
<tr>
<th>Course Objectives</th>
<th>Program Learning Goals</th>
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</table>
| Students should be able to describe the goal of the financial manager and the implications for decision-making.                                                                                                        | • Business Knowledge & Competency  
• Ethical Decision-Making                                                                                                                                     |
| Students should be able to identify the various markets and institutions that a business operates.                                                                                                               | • Business Knowledge & Competency                                                                           |
| Students should understand and utilize time value of money concepts and techniques using various methods.                                                                                                       | • Business Knowledge & Competency  
• Critical Thinking  
• Technological competence                                                                                                                                  |
| Students should be able to analyze and value investment opportunities including common stock, preferred stock, and bonds.                                                                                           | • Business Knowledge & Competency  
• Critical Thinking  
• Technological competence                                                                                                                                  |
| Students should be able to identify, analyze, and implement the various capital budgeting techniques to make long-term investment decisions.                                                                       | • Business Knowledge & Competency  
• Critical Thinking  
• Ethical Decision-Making  
• Technological competence                                                                                                                                  |
| Students should be able to understand, quantify, and utilize the concepts of risk and return in financial decision-making.                                                                                           | • Business Knowledge & Competency  
• Critical Thinking  
• Ethical Decision-Making  
• Technological competence                                                                                                                                  |
| Students should be able to identify, analyze, and implement the various management techniques of working capital.                                                                                                 | • Business Knowledge & Competency  
• Critical Thinking                                                                                                                                           |
Students are expected to be active participants in the learning process from the first day of class until the end of the semester.

- Critical Thinking
- Ethical Decision-Making

Textbook and Required Materials:

**Connect Plus.** Each student will enroll in Connect Plus through the Connect Finance web portal. (Instructions on how to enroll in Connect Plus are available on D2L.) Connect Plus is a web based homework application and learning platform.


*This is a CUSTOM textbook and is only available at your local bookstore. A special discounted price was negotiated specifically for Oklahoma State University. This is not available used or on Amazon, etc.*

**At the Bookstore:** This package consists of the required print textbook along with the Connect Plus access code which will allow you to do your online homework and access the ebook. The isbn for this package is:

007774833: Ross: Fundamentals of Corporate Finance 10e (Looseleaf) with Connect Plus AccessCard

**On line: ALL DIGITAL-Ebook Purchase or Connect standalone purchase (NO PRINT BOOK):**

*Login in to Connect at the URL your professor will provide for your homework assignments. Click on “register now” Enter your email address. The system will then give you the opportunity to purchase Connect Plus (ebook and integrated homework).*

Remember that regardless of which textbook option you choose you must purchase access to Connect Plus.

**Financial Calculator:**

Students will need to have a Texas Instruments BA II Plus financial calculator and the accompanying instruction booklet. This is the calculator your instructor will use to work finance problems in class. However, the Texas Instruments BAII Plus Professional calculator contains additional functions that may be helpful to students in doing homework, taking exams, and that will serve Finance and Accounting majors well for use in advanced courses and in their careers. Thus, you may want to consider purchasing the Texas Instruments BAII Plus Professional calculator. “Don’t leave home without it!”

**Optional Materials:**

*The Wall Street Journal* (WSJ) is our recommended publication for current events. Reading the WSJ will enrich class discussion, and it is very possible that your instructor will have class project(s) that rely on *The WSJ*. Free subscriptions to the WSJ are available for OSU students.

**Purpose:**

To provide the student with knowledge of the basic concepts, problem-solving techniques, and applications of financial management. These fundamentals of finance are used in personal money management and in decision-making by business firms. Operational and strategic financial topics include allocation of funds, asset management, financial information systems, financial structure, policy determination and analysis of the financial environment.
**Student Commitment:**
You should budget adequate time each week for reading the textbook and completing all assignments. You will be responsible for keeping up to date with all lessons and assignments. Online courses take as much time, if not more, to complete successfully as traditional courses. Video lectures will be available on D2L. Be sure to take advantage of these videos, as well as the other resources available on D2L. **DO NOT GET BEHIND!** Put all the due dates and deadlines on your calendar and budget your time wisely.

“The chains of habit are too light to be felt until they are too heavy to be broken.”

**D2L Discussion Board:**
To assist students in their study of FIN 3113 a Discussion Board is available in the Combo section in D2L. This board will be monitored weekly by graduate assistants and your instructor. Please feel free to post questions about the class material, homework problems, calculator solutions, etc. Your questions will be answered as soon as possible. This board provides the opportunity for all students to have access to additional assistance virtually.

**GRADED ASSIGNMENTS**

**EXAMINATIONS**
There will be two exams and a final examination. A formula sheet will be provided with each exam. The exams will be mostly objective (multiple choice and numerical calculations), however, subjective questions may be used where appropriate. The final exam will cover material from the last third of the course and will have a comprehensive component.

SPECIAL NOTE: Examinations are the property of the Finance Department. If you leave a classroom with an exam, you will receive a grade of zero on the exam.

The common exam schedule is available from the registrar at (http://registrar.okstate.edu/) and is published in the Class Schedule Book for the Spring 2015 semester.

You may NOT use cell phones, pagers, PDAs, or other multifunction devices as calculators during the exams or quizzes. **Calcuators that can communicate with other calculators, have alphanumeric capabilities or are programmable may not be used on exams or quizzes. For example, a TI-83 may not be used on an exam or a quiz. In addition, you may not share calculators for exams or quizzes. No exceptions. Violation of any of these policies will be considered a violation of the university’s academic integrity policy.**

Students must bring their OSU Student ID (you may be required to show your ID), an orange Scantron sheet, number two pencils, and a financial calculator to each exam and know your CWID number. If you do not have your Student ID, then a photo will be taken of you and you will then be expected to produce your ID within one class period of the test date. Prior to arrival at an exam you must fill out (bubble in) the identification section of the orange Scantron with your name, CWID and section number. (An example of a Scantron that has been correctly filled out can be found in D2L.)
Make-Up Exams:
Students excused by their instructor from the regularly scheduled common exam may take a make-up exam. The Finance Department has designated times for the administration of common make-up exams posted on D2L. Any other make-up exam will be administered by University Testing and Examination Services: SDS exams (no additional charge) and non-SDS exams (at the student’s expense). The individual make-up exams may not start earlier than 2:00 pm on the day of the common exam.

Common Final Exam:
The final exam is partially comprehensive. The final exam will include material from the chapters covered after the second exam and material from previously covered chapters. Your instructor will provide information on the material covered on the final exam prior to the end of the semester. Stillwater Common Final: Thursday, May 7, 4:00-5:50 pm.

HOMEWORK
The Finance Department believes that doing homework will improve your understanding of the concepts taught in Finance 3113. There are 3 components to the homework that are graded: The Finance Prep Course, LearnSmart, and Graded Homework.

Finance Prep Course: 20 points
The Finance Prep Course is a self-paced course that helps students review important concepts from accounting, economics, mathematics, and statistics. The score you receive for the four components of the finance prep course is based on your participation or completion rate, that is, if you do 72% of the finance prep course you receive 72% of the 20 points (partial points are rounded up - 72% of 20 is 14.4 - you would receive 15 points). The prep course consists of narrated presentations and concept check questions.

LearnSmart: 120 points
LearnSmart is an adaptive learning system that evaluates a student’s strengths and weaknesses based on answers to questions drawn from each chapter in the textbook. The LearnSmart program develops an individualized plan of study to help a student prepare for the graded homework and exams. Each student will have a unique plan of study identifying the student’s area(s) of weaknesses to be used to master the material covered in the course. Problems and questions in the graded homework are based on concepts from the LearnSmart homework. Students benefit from working the LearnSmart homework prior to attending lectures, therefore there is an assignment for most of the chapters in the textbook. In general, the deadline date for the LearnSmart homework will be the Sunday preceding the week where the chapter will be covered in class (see the Homework Schedule on page 10 of this syllabus for information on the deadline dates.).

There are thirteen (13) LearnSmart homework assignments of which the lowest (one) participation rate will be dropped. The score you receive for the LearnSmart homework is based on your average participation or completion rate on the twelve (12) highest LearnSmart assignments. That is, if the average participation rate on the twelve highest LearnSmart assignments completed on time is 72%, then you receive 72% of the 120 LearnSmart points (partial points are rounded up - 72% of 120 is 86.4 - you would receive 87 points). Your participation rate will be determined at the deadline date. After the deadline date you may continue to use LearnSmart for your study, but your participation rate will not be affected. There are many features available in LearnSmart to assist you in your study of finance, such as student generated quizzes. Be sure to check the available reports that LearnSmart produces to determine those features that you can utilize.
Note: You will have access to Connect Finance for 180 days from the time that you pay for the service. If you are repeating this class and desire to continue to use your account, you must contact Connect Support and have the LearnSmart assignments reset. You will most likely need to pay again either at the beginning of the semester or toward the end when your access expires.

**Graded Homework: 100 points**
Graded homework problems will consist of at most ten end-of-chapter questions and problems. Some chapters have less than ten required problems. All graded homework are algorithmic problems, therefore each student will get different numbers for the same problems each time a problem is accessed. You will be allowed one attempt on each question with **unlimited** check your works on the graded homework assignments within a designated time frame. Students also have access to ‘Hints’ which are narrated step-by-step examples of the problems. Not all problems have hints available. If you submit your attempt prior to the due date, you will receive your score only. After the due date, you will get detailed feedback on all the problems. There are twelve graded homework assignments assigned for completion. Your final score will be the average of the highest ten (10) assignments. For example, if the average of your highest ten assignments based on the percent correct is 78.3%, you will receive 79 out of 100 points toward your final grade. As in the other homework grading, scores are rounded up.

**All assignments have an ending time of 11:00 pm.** If you have any questions concerning the technology of Connect Finance, please consult the Connect Finance support line at 1-800-331-5094. The hours of operation for the support line are: Sunday 6 pm – 11 pm, Monday through Thursday 8 am – 11 pm, and Friday 8 am – 6 pm. All times are central time.

The Finance Department encourages you to ask questions about homework during the instructor’s office hours after you have made a sincere effort to do the assignment.

**Practice Homework: Not Graded**
Also available on Connect Finance are practice homework problems for each chapter. The practice homework consists of a selection of end-of-chapter questions and problems. The practice homework consists of both static and algorithmic problems. Static problems are the same each time a problem is accessed therefore you may get the same problem more than once. Algorithmic problems consist of a different set of numbers each time they are accessed. There will be an unlimited amount of attempts available on the practice homework in order for you to study for the graded problems and tests. There are at most ten practice problems for each chapter. **The practice homework does not count toward your final grade. They are completely optional.** If you feel that you need additional study on particular topics, the practice problems are there for you to study. Detailed feedback will be available after each problem has been completed. The practice homework is available until May 7.

**OTHER ASSIGNMENTS**

**Virtual Stock Exchange: 30 points**
Each student will manage a stock portfolio using Virtual Stock Exchange (VSE). The VSE is a free online simulation sponsored by Marketwatch. The beginning balance for each portfolio is $500,000. Trading will begin on January 12, 2015 and end on April 27, 2015. Transactions are real-time and made on the VSE website. Trades (transactions) are filled when the market is open, that is, Monday through Friday, 8:30-3:00 pm CST except holidays. Trading will be limited to stocks, bonds, mutual funds, and ETFs. **Videos about the**
fundamentals of investing and the VSE are available on D2L. The Game Name is Oklahoma State FIN 3113 Spring 2015 and the password is osu3113spring15. To earn the 30 points available, the following criteria must be met:

1. Correctly register by January 19th with Marketwatch and the VSE. To begin, register with Marketwatch with your real name and a unique personal password. Go to My Profile and in the First Name box enter your section number followed by your first name, for example 007 Tom. In the last name box enter your last name. In the game it will show you as 007 Tom Johansen.
2. Complete at least 25 total transactions.


Written Communication D2L Module Completion: 10 points

GRADING PROCEDURE

Point Distribution:

In-Class Exams (40 questions each):
- Exam #1 (Chapters 1, 2, 5, 6) 200
- Exam #2 (Chapters 7-11) 200
- Final Exam (Comprehensive, 50 questions) 300

Homework:
- Finance Prep Course (Mathematics, Accounting, Statistics, and Economics) 20
- LearnSmart Homework 120
- Graded Homework 100

Other Assignments: (VSE and Written communication D2L module) 40

Other points
- Enrolling in Connect Finance by January 19, 2015 (in correct section) 5
- Correctly filling in the Scantron identification section on Exam 1 5
- Correctly filling in the Scantron identification section on Exam 2 5
- Correctly filling in the Scantron identification section on Final Exam 5

Total Points 1000

Grade Distribution:
- A = 900 points and above
- B = 800 – 899 points
- C = 700 – 799 points
- D = 600 – 699 points
- F = 599 points and below

Individual instructors are not permitted to curve grades. It is the Finance Department that determines the appropriate curve for Finance 3113. Extra credit work is not permitted by the department. It is possible that the instructor may invite the entire class to receive points for documented attendance at some selected event, but these points will be part of the 40 points for Other Assignments.

Grade Reporting:
- Grades will be available during the semester on either D2L or Connect. Test scores will be uploaded to the Combo section on D2L within one week after all sections have completed the test. LearnSmart and Graded Homework scores will be available only on Connect and not transferred to D2L. In general, any assignment completed on Connect will be reported on Connect and those assignments completed on D2L will be reported on D2L. Grades will not be given out over the phone or email unless proper identification of student is available.
CHAPTER COVERAGE

1  Introduction to Corporate Finance  
2  Financial Statements, Taxes, and Cash Flow  
5  Introduction to Valuation:  The Time Value of Money  
6  Discounted Cash Flow Valuation  
7  Interest Rates and Bond Valuation  
8  Stock Valuation  
9  Net Present Value and Other Investment Criteria  
10  Making Capital Investment Decisions  
11  Project Analysis and Evaluation  (pages 343-351, 364-365)  
12  Some Lessons from Capital Market History  
13  Return, Risk, and the Security Market Line  
18  Short-term Finance and Planning  (exclude pp. 608-610 and 614-615)  
19  Cash and Liquidity Management  (Appendix 19A)  
20  Credit and Inventory Management  (exclude pp. 665-672)

ADDITIONAL POLICIES

Drop Policy:  The official university drop policy will be followed.

Academic Integrity Policy:
Oklahoma State University is committed to the maintenance of the highest standards of integrity and ethical conduct of its members. This level of ethical behavior and integrity will be maintained in this course. Participating in a behavior that violates academic integrity (e.g., unauthorized collaboration on homework or assignments, plagiarism, multiple submissions of the same assignment, cheating on examinations, fabricating information, helping another person cheat, having unauthorized advance access to examinations, altering or destroying the work of others, and fraudulently altering academic records) will result in your being sanctioned. Violations may subject you to disciplinary action including the following: receiving a failing grade on an assignment, examination or course, receiving a notation of a violation of academic integrity on your transcript, and being suspended from the University. You have the right to appeal the charge. Contact the Office of Academic Affairs, 101 Whitehurst, 405-744-5627, http://academicintegrity.okstate.edu/

Students with Disabilities:
If any member of the class believes that s/he has a physical, emotional or psychological disability and needs accommodations of any nature, the instructor will work with you and the university Office of Student Disability Services (Stillwater: SU 315, 405-744-7116 v/t; Tulsa: 103 North Hall, 918-594-8354) to provide reasonable accommodations to ensure that you have a fair opportunity to perform in this class. Please advise the instructor of such disability and the accommodations as soon as possible. You will need to also contact the Student Disability Services office in order to receive accommodations. No accommodations will be made without prior notification.
Student Responsibility:
You are responsible for all material presented in class, the book, D2L, and material covered in Connect Plus. Many handouts, example problems, PowerPoint presentations, etc. will be available on D2L.

Read the textbook.
Read the textbook before attempting LearnSmart assignments.
Read the textbook before attempting the practice homework.
Read the textbook before attempting the graded homework.
Study the example problems.
Read the textbook before studying for an exam.
Email the instructor to ask questions.
Take advantage of the online discussion board.
Read the textbook.

Internet Netiquette Guidelines:
A melding of the words "network" and "etiquette", netiquette refers to the manner in which communication is conveyed in an electronic environment.

Here are some guidelines for communication within this course:
- REFRAIN FROM USING ALL CAPS. It is considered SHOUTING when communicating online.
- Do not post or forward offensive or racially insensitive jokes or comments.
- Be careful with humor and sarcasm.
- Don’t respond to personal attacks: Contact the instructor for action and referral.
- Always add in the subject line a concise statement describing the email or discussion post.
- Respect others’ opinions. If you disagree with what another has said, post your thoughts in an objective, respectful manner. Do not make remarks that can be taken personally.
- Reflect upon the text you have entered before posting.
- Keep the discussion within the scope of the course material.
- Communication should be grammatically correct. Adhere to correct sentence structure, grammar, and spelling conventions. Proofread for errors before posting a message.
- Before you respond to a threaded message, read all the messages related to that message that have been previously posted.
- Send out an email to a group using the blind carbon copy field – BCC does not allow your recipients to view who was sent the email.

Professionalism in Email:
Please be professional when corresponding with your instructor via email. Use a proper opening (i.e., Dear Dr. XYZ or Dear Instructor XYZ), grammar, punctuation, and closing. Informal digital texting is ok when you are corresponding among friends but is not acceptable when communicating with your instructor or other OSU staff. Also, this policy will help you establish professionalism in digital communications when looking for a job and working in a professional position.

Office Hours:
Office hours are specifically for the purpose of addressing questions and problems related to class and are reserved for students. Office hours are on a first come, first served basis. If
you cannot come during office hours, then make an appointment with the instructor. You cannot jump to the front of the line by calling the office. Priority will be given to students who are in the office. If there is a student present in the office, phone calls will be asked to wait or call back at a later time.

**Please feel free to email any questions to the instructor.** I will do my best to respond to your questions as soon as possible. Many students in past classes have emailed questions to me regularly. These students have performed well in the class. If you do not feel like I have answered your question sufficiently, it is because I want you to take my comments and think about the problem. You can continue to ask me questions at any time. During the weekends I may not be as prompt as during the week.

**OSU Syllabus Attachment:**
Other important academic information and university policy can be found on the syllabus attachments that can be downloaded from D2L or the OSU Registrar’s site.
## CLASS SCHEDULE, DEADLINES, AND IMPORTANT DATES

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<th>Week</th>
<th>Week Beginning - Monday</th>
<th>Course Materials</th>
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<tbody>
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<td>May 4</td>
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*See page 7 above.*
HOMEWORK SCHEDULE

All assignments are due at 11 pm.

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<thead>
<tr>
<th>Chapters</th>
<th>Homework</th>
<th>Deadline Dates</th>
<th>Deadline Day of Week</th>
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