

**AEB 3122**  
**Financial Planning for the Agribusiness**  
**Fall 2025**

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**World Wide Web:** <https://lss.at.ufl.edu/> (canvas login)  
**Office Hours:** Wednesdays 3:30-4:30 and Fridays 10:00-11:00 links on homepage  
**Question & Answer Sessions:** Bi-weekly Sunday zoom link will be on the homepage  
**Class Structure:** Online class  
**Course Prerequisites:** None  
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**Course Description:**

This is a course designed for non-accounting majors. The purpose of this book is to guide students through the basics: what accounting information is, how it is developed, how it is used, and what it means. Financial statements are examined to learn what they do and do not communicate, enhancing the student's decision-making and problem-solving abilities from a user perspective. Topics covered include the financial statements and accounting concepts/principle; fundamental interpretations made from financial statement data; the bookkeeping process and transaction analysis; accounting for and presentation of current assets, property, plant, and equipment, liabilities, and stockholders' equity; the income statement and the statement of cash flows and financial statement analysis.

**Expected Student Learning Outcomes:** After the successful completion of AEB 3122, a typical student should be able to:

1. Identify the information conveyed in each of the four basic financial statements and the way that it is used by different decision makers.
2. Identify what constitutes a business transaction and apply transaction analysis to record the effects of those transactions.
3. Describe common financial statement relationships used in financial analysis.

**Required Resources:**

Accounting: What the Numbers Mean, 13<sup>th</sup> Edition  
David Marshall and Wayne McManus and Daniel Viele

This course is participating in UF All Access, which is a program designed to provide the most affordable option for materials to everyone in this course. The required course material is Accounting: What the Numbers Mean, 13<sup>th</sup> Edition and will be delivered digitally through Connect. Connect contains a fully searchable e-text with embedded media with extra resources, as well as the required assignments, homework and quizzes for this course. To opt in to the program, please go <https://www.bsd.ufl.edu/G1C/bookstore/allaccess.asp>.

**Connect:**

This course requires the use of Connect from McGraw-Hill publishing company. **All graded assignments, homework and quizzes will be accessed through the canvas class website under the Modules Tab labeled specifically for each chapter. All tests will be accessed under the Honorlock link on the Canvas Homepage.** You are required to access these assignments by the due date. Having a computer that cannot access Connect or a computer without internet access is not a valid excuse for missing a graded assignment.

**Note:** You should always enter your Connect course through Canvas.

**How To Succeed in this Course:**

In order to succeed in this course, you must keep up with the material. The following steps will ensure you perform to the best of your ability:

1. Please go to the modules tab to find everything you will need.
2. Read the assigned chapter prior to watching my recorded lecture on the chapter material. Take notes while reading the chapter.
3. Watch the lecture according to the schedule at the end of the syllabus. You don't want to fall behind.
4. After watching the recorded lecture on the chapter material, watch the lecture of the demonstration of how to complete example problems then complete the applicable homework.
5. Attend virtual office hours to review any issues from the homework.
6. Take the assigned quiz for the chapter.

**Getting Assistance and Staying in Touch:**

There is an announcement section in our canvas class. I will post important announcements there, so it is your responsibility to read them. The best way to contact me is through email. I will respond to emails within 24-48 hours, usually within 24 hours. Emails must be sent from your UF email address.

**Contact Information Regarding Connect:**

For technical issues within Connect you should contact Connect support. You can access Connect Support by clicking on the "?" on the left menu. Please always provide an incident number if your issue remains unresolved. Make sure that you are on a stable connection when completing quizzes or exams. Please always do a browser check and clear your cache and cookies often throughout the semester.

**Accessing the Course Website:**

You must use Google Chrome to access the canvas class website.

Go to <https://lss.at.ufl.edu/> and click on the canvas login.

Then: 1. Log in using your GatorLink Username and password

2. Choose AEB 3122 from the list of courses

**Lectures:**

My recorded lectures will be under the Modules Tab in Canvas under the specific chapter it pertains to.

**Homework:**

There will be a total of 11 Homework assignments (under the modules tab) worth 12 points each. You will not receive credit if submitted after the due date (no late assignments accepted). In order to submit the assignment, you must press the **submit** button. The due dates for the homework will be listed at the end of the syllabus. Each homework will be open until 11:59 p.m. on the assigned due date.

### Quizzes:

1. There will be a total of 9-chapter quizzes assigned during the semester worth 12 points each.
2. The due dates for the quizzes will be listed at the end of the syllabus.
3. All chapter quizzes will be assigned in Connect and are located under the modules tab.
4. Each chapter quiz will be open until 11:59 p.m. on the assigned due date. You must submit your quiz (press the submit button) prior to 11:59 pm for your quiz to be considered turned in on time.
5. Once you press the submit button your quiz will be graded and it cannot be re-opened. If you close out of the browser without pressing the submit button your quiz will not be graded and you will not have another opportunity to take the quiz.
6. If you are ill and unable to take a quiz on the assigned date you must send medical documentation to me within one week of the quiz date. Once medical documentation is received you will be granted access to take the quiz.
7. Quizzes must be completed on the assigned date. Quizzes will only be reopened if you missed the quiz for a valid medical excuse once medical documentation is received.
8. If you cannot access Connect within the canvas site for any reason during a scheduled quiz you must contact McGraw-Hill support. When you contact McGraw-Hill support you will be assigned an incident number. You must include the incident number from Connect in your email that you send me. If you do not have an incident number that was assigned prior to the quiz due date you will not be granted access to take the quiz.
9. You may review your quiz in connect after the quiz due date has passed.

### Discussion Posts:

To foster higher engagement with the course material, students will be required to participate in discussion posts. There will be a total of 2 discussion posts. The topics and instructions will be explained in detail in each discussion. This is a great way for you to be more engaged with the material.

### Exams:

1. There will be three exams scheduled during the semester worth 100 points each. Each exam will consist of approx. 30-35 questions and consist of multiple-choice questions covering the designated chapters. All exams will be proctored and are located under the modules tab.
2. The exam will last 120 minutes and will be closed note and closed book.
3. All students will take their exam online through Honorlock. Please see Honorlock instructions below.
4. **You should start the test no later than 8:00 PM (Eastern Standard Time) on the last night the test is open to make sure you have enough time for your 2-hour test. There will be no excuses, such as Honorlock issues or any other issues if you don't finish your test on time. The exam will close at 11:59 PM. Available exam times will not be adjusted according to the time zone that you are located.**
5. The most common issue with taking an online exam is connection issues. If you use a WI-FI connection you should use a dual or tri-band router to avoid connection issues.
6. If you experience any issues with your exam, you must notify me within twelve (12) hours of the exam end time.
7. Examination questions can relate to materials presented in lecture, assigned readings, and homework problems. See schedule below for chapter coverage on each exam.
8. If an examination is missed without a valid, documented excuse, you will receive a grade of zero for the exam. There will be no exceptions to this requirement. More detail on acceptable reasons for absence and UF policies on attendance are found <https://catalog.ufl.edu/ugrad/current/regulations/info/attendance.aspx>
9. Excused absences from exams are at the discretion of the course instructor. Events such as weddings, family vacations, student organization events, job interviews and club sports will NOT be considered

excused absences. Excused absences due to illness require a doctor's note dated within one day of the exam date (one day before or after) and must be received within two days of the exam.

10. Having a computer without internet access is not a valid excuse for missing an exam.

11. If you are using a laptop for an exam, make sure you have your charging cable available. An uncharged computer is not considered a valid excuse for missing an exam.

12. If you miss exam 1 or 2 for an excused reason you will be allowed to take a makeup exam (provided your medical documentation is received within two days of the original exam date) on a date determined by the instructor.

13. If you miss exam 3 for an excused reason, and have taken both exam 1 and exam 2, you will receive an incomplete for the course, if you can't take exam 3 before the semester ends.

14. If you wish to use a calculator on exams, it must be non-programmable. Use of a programmable calculator will be considered a violation of the honor code. You will be required to show your computer the front and back of your calculator before you start the exam through Honorlock.

15. The official University of Florida "Gator 1" identification card must be presented at each exam.

16. Each student will be allowed two pages of scratch paper for each exam. The scratch paper must be torn up before submitting the exam. Failure to tear up the scratch paper while still connected to Honorlock is considered a violation of the honor code.

17. The University honor code will be strictly enforced for each exam. **Please note that Honorlock records each exam session, which will be used as evidence in any suspected case of academic dishonesty.**

### **Proctoring:**

For online proctored exams, you must have:

1. a working webcam and computer (restart your computer before your exam for the most effective testing environment)

2. Google Chrome

3. a downloaded extension to your Chrome browser (Honorlock):

<https://chrome.google.com/webstore/detail/honorlock/hnbmpknhjackfpkpcapafmpepgmmddc>

### **BEST PRACTICES FOR PREPARING FOR AND TAKING AN HONORLOCK EXAM:**

1. Download and install the Honorlock extension from the Chrome Web Store (instructions above) and test your system prior to the exam.

2. Ensure that Chrome is not blocking third-party cookies and that the Chrome pop-up blocker is disabled.

3. Restart your computer to create the best opportunity for a good connection and faster upload/download speed; do not open any extraneous programs or apps.

4. To ensure that you can successfully complete the Honorlock authentication process, as well as your exam, prior to each exam, ensure that you have all:

- Resources required by Honorlock, such as a government-issued photo ID or UF ID (see Honorlock Student Guide for full list).
- 2 Pages of scratch paper • non-programmable calculator
- Exam area requirements, such as a desk or table cleared of all materials not used during the exam (see Honorlock Student Guide for full list).

5. Note: Be sure that you start the exam by 8:00 pm on the last date of the exam window. You cannot rely on the End and Due date found on Canvas to accurately convey your allowed exam start window.

6. To avoid getting flagged for a post-exam integrity review, try to:

- Avoid any artwork or images behind you that include faces.
- Avoid speaking aloud during the exam.
- Only use allowed resources, as outlined by your instructor.

7. Prepare a clean desk space, ideally in a place where you have no wall art that might flag the system.

8. Keep your face in the frame (your exam will pause if not).

9. For any issues with honorlock during the exam use live chat.

#### **Composition of Final Score:**

<b>Course Assignments</b>	<b>Total Points</b>	<b>% of Total</b>
Assignments/Discussion Posts	264 points (2 Discussions & 20 Assignments at 12 points each)	46%
Exams	300 points (100 points each)	54%
<b>Total</b>	<b>564 points</b>	<b>100%</b>

Grades are not subject to negotiation. I cannot offer extra credit at the end of the term to individual students. Please note that grades are not “rounded” in any way at the end of the term. However, a curve may be implemented at the instructor’s discretion.

#### **Final grades will be awarded as follows:**

Grade	Percentage	Total points	Grade Points
A	93% or more	≥ 524	4.00
A-	90.0 – 92.9%	507 - 523	3.67
B+	86.0 – 89.9%	485 - 506	3.33
B	83.0 – 85.9%	468 - 484	3.00
B-	80.0 – 82.9%	451 - 467	2.67
C+	76.0 – 79.9%	428 - 450	2.33
C	73.0 – 75.9%	411 - 427	2.00
C-	70.0 – 72.9%	394 - 410	1.67
D+	66.0 – 69.9%	372 - 393	1.33
D	63.0 – 65.9%	355 - 371	1.00
D-	60.0 – 62.9%	338 - 354	0.67
E	59.9% or less	≤ 337	0.00

**YOU SHOULD START THE TEST NO LATER THAN 8:00 PM (EASTERN STANDARD TIME).**

**SCHEDULE OF DATES FOR EXAMS, QUIZZES, HOMEWORK, AND DISCUSSION POSTS**

**YOU MUST COMPLETE EVERYTHING IN THE TIME PERIOD SHOWN**

<b>CH 1 HOMEWORK</b>	<b>8/21-8/27 Wednesday</b>
<b>CH 2 QUIZ/HOMEWORK</b>	<b>8/21-9/3 Wednesday</b>
<b>CH 3 QUIZ/HOMEWORK</b>	<b>8/21-9/10 Wednesday</b>
<b>CH 4 QUIZ/HOMEWORK</b>	<b>8/21-9/17 Wednesday</b>
<b>TEST FOR CH. 1-2-3-4</b>	<b>9/23-9/24 Due Wednesday</b>
<b>CH 5 QUIZ/HOMEWORK</b>	<b>9/25-10/1 Wednesday</b>
<b>CH 6 QUIZ/HOMEWORK/DISCUSSION POST</b>	<b>9/25-10/8 Wednesday</b>
<b>CH 7 QUIZ/HOMEWORK</b>	<b>9/25-10/15 Wednesday</b>
<b>TEST FOR CH. 5-6-7</b>	<b>10/21-10/22 Wednesday</b>
<b>CH 8 QUIZ/HOMEWORK</b>	<b>10/23-10/29 Wednesday</b>
<b>CH 9 QUIZ/HOMEWORK/DISCUSSION POST</b>	<b>10/23-11/5 Wednesday</b>
<b>CH 10 HOMEWORK</b>	<b>10/23-11/12 Wednesday</b>
<b>CH 11 QUIZ/HOMEWORK</b>	<b>10/23-11/19 Wednesday</b>
<b>CH 16 (LOOK AT THE PP LECTURE AND PRACTICE PROBLEM)</b>	<b>10/23-11/19 Wednesday</b>
<b>TEST FOR CH. 8-9-10-11-16</b>	<b>12/2-12/3 Due Wednesday</b>

**IT IS RECOMMENDED THAT YOU START THE TESTS NO LATER THAN 8:00 PM (EASTERN STANDARD TIME) ON THE LAST NIGHT THE TEST IS OPEN SO YOU HAVE ENOUGH TIME TO FINISH YOUR 2-HOUR TEST.**

## **APPROXIMATE COURSE OUTLINE BY WEEK**

8/21 Class Introduction/ Chapter 1

8/27 Chapter 1 due/Chapter 2

9/3 Chapter 2 due/Chapter 3

9/10 Chapter 3 due/Chapter 4

9/17 Chapter 4 due

**9/23-9/24 Exam 1 on chapters 1-2-3-4**

**YOU SHOULD START THE TEST NO LATER THAN 8:00 PM (EASTERN STANDARD TIME).**

10/1 Chapter 5 due/Chapter 6

10/8 Chapter 6 due/Chapter 7

10/15 Chapter 7 due

**10/21-10/22 Exam 2 on chapters 5-6-7**

**YOU SHOULD START THE TEST NO LATER THAN 8:00 PM (EASTERN STANDARD TIME).**

10/29 Chapter 8 due/Chapter 9

11/5 Chapter 9 due/Chapter 10

11/12 Chapter 10 due/Chapter 11

11/19 Chapter 11 due/Chapter 16

11/19 Chapter 16 (only material in chapter 16 that you need to know will be in the lecture and practice lecture)

**12/2-12/3 Exam 3 on chapters 8-9-10-11-16**

**YOU SHOULD START THE TEST NO LATER THAN 8:00 PM (EASTERN STANDARD TIME).**

This course adheres to all UF Academic Policies: <https://go.ufl.edu/syllabuspolices>