

**COURSE OUTLINES: AB1201 Financial Management**

<b>Academic Year</b>	2022-2023	<b>Semester</b>	2
<b>Course Coordinator</b>	Chanika Charoenwong		
<b>Course Code</b>	AB1201		
<b>Course Title</b>	Financial Management		
<b>Pre-requisites</b>	Nil		
<b>No of AUs</b>	3		
<b>Contact Hours</b>	39		
<b>A) Course Aims/Description</b>			
<p>This course aims to provide business and accounting students with a broad understanding of all the important financial principles, concepts, and analytical tools. This is a first course in finance and is compulsory for all business and accounting students. For students intending to major in banking and finance, this course is an important foundation course in order to better prepare themselves for other advanced courses such as Advanced Corporate Finance, Financial Markets and Institutions, International Financial Management, Investments, Equity Securities, Fixed Income Securities, and Derivatives Securities.</p>			
<b>B) Intended Learning Outcomes (ILO)/Objectives</b>			
<p>By the end of this course, you should be able to:</p> <ol style="list-style-type: none"> <li>1. Explain the fundamental concepts in Finance such as organisation's financial goal, time value of money, risk and return, financial markets and institutions, cost of capital, capital budgeting, lease and buy decision, etc.</li> <li>2. Describe alternative sources of finance and investment opportunities.</li> <li>3. Calculate the value of financial assets such as stocks and bonds.</li> <li>4. Work effectively with others in a group setting.</li> <li>5. Identify problems and create process to solve problems with critical and creative thinking.</li> <li>6. Access a variety of financial information and data sources, and use this information to research and assess corporation.</li> <li>7. Apply concepts learnt in class into real-world finance issues and problems.</li> <li>8. Identify ethical dilemmas and develop appropriate courses of action that consider the well-being of others and society.</li> </ol>			
<b>C) Course Content</b>			
<p>An Overview of Financial Management  Time Value of Money  Financial Markets and Institutions  Financial Statements, Cash Flow, and Taxes  Interest Rates  Bonds and Their Valuation  Risk and Rates of Return  Stocks and their Valuation  Stock Market Efficiency  The Cost of Capital</p>			

The Basics of Capital Budgeting  
 Cash Flow Estimation and Risk Analysis  
 Lease or Buy Decision  
 The Optimal Capital Budget  
 Capital Structure and Leverage  
 Distributions to Shareholders

**D) Assessment (includes both continuous and summative assessment)**

Component	ILO Tested	NBS Learning Goal (Refer to Appendix 1 for list)	Weightage	Team/Individual	Assessment Rubrics (attach rubrics in appendix)
1. Coursework: Class participation*	ILO1, ILO5	Oral communication	10%	Individual	Class Participation Rubric (Rubric 1)
2. Coursework: Class presentation (total 15%) 2 a) Seminar presentation**	ILO1, ILO4, ILO5	<ul style="list-style-type: none"> <li>Teamwork and Interpersonal skills</li> <li>Oral communication</li> <li>Problem Solving &amp; Decision Making</li> </ul>	5%	Group/individual	<ul style="list-style-type: none"> <li>Teamwork and Interpersonal skills rubric (Rubric 2) #</li> </ul> For group work (both seminar and project presentation)
2 b) Group project presentation**	ILO4, ILO6, ILO7, ILO8	<ul style="list-style-type: none"> <li>Oral communication</li> <li>Critical Thinking</li> </ul>	10%	Group/individual	<ul style="list-style-type: none"> <li>Seminar Presentation Rubric (Rubric 3)</li> <li>Group Project Presentation Rubric (Rubric 4)</li> </ul>
3. Coursework: Online assignments	ILO1, ILO3, ILO5	Acquisition of knowledge	5%	Individual	Online Assignments marks
4. Coursework: Mid-term quiz	ILO1, ILO3, ILO5	Acquisition of knowledge	20%	Individual	Quiz marks
5. Final Examination	ILO1, ILO2, ILO3, ILO5	Acquisition of knowledge	50%	Individual	Exam marks
6. Total	100%				

**NOTES:**

\*Class participation mark will be moderated so that the mark distribution will be the same across instructors.

\*\* Every member in each group is required to present seminar and group project presentation. These two components will be moderated so that the mark distribution will be the same across instructors.

# Instructors will take into account the peer evaluation (Rubric 2) when awarding individual student's final mark for their seminar and group project presentation.

**Detail for Assessment Components***1) Class Participation (individual, 10%)*

Students are expected to demonstrate their abilities in contributing relevant ideas and communicating them effectively to others. They are expected to attend and participate in class regularly. Class participation will be assessed on the basis of involvement in class discussion, as well as the quality and consistency of effort through the semester (refer to Rubric 1).

*2) Class Presentation (Group, Total 15%)**2 a) Seminar presentation (Group/individual, 5%)*

Students are expected to form groups of 3 to 5, depending on class size. There should be 10 groups for each class. Each group will work on and present one set of the seminar questions. After the presentation, please make any changes that are being brought up in the seminar and post the revised slides on your seminar class' NTULearn site. *Instructors will not be checking through the revised slides as the presenting group has to be conscientious about making the changes brought up.*

For the seminar presentation, the content on the power point slides will be assessed as a group work while presentation and delivery will be assessed as an individual presentation (refer to Rubric 3).

*2 b) Group project (Group/individual, 10%)*

Each week students will present on a topic that is closely related to the lecture topic. Specific questions will be provided to guide students. There is no need to hand in a written report. Presenting groups are expected to post up their slides on your seminar class' NTULearn site.

To prevent students from presenting both the seminar questions and group project during the same week, in teaching week 3 (seminar 3), student Group 1 will present Seminar questions set 2 and student Group 6 will present the group project. The sequence will follow such that we end up with student Group 10 presenting Seminar questions set 11 and student Group 5 presenting the last group project in the last seminar session.

For the group project presentation, the organisation and content on the power point slides will be assessed as a group work while communication and delivery will be assessed as an individual presentation (refer to Rubric 4).

It is mandatory for students to complete the peer evaluation form on Eureka through NTULearn. Instructors will take into account the peer evaluation when awarding individual student's final mark for their seminar and group project presentation. The deadline for submitting the peer evaluation is 16<sup>th</sup> April 2023.

**3) Online assignments (Individual, 5% for 10 assignments)**

Each online assignment is worth 0.5 marks. The assignments will consist of true/false questions and multiple choice questions. There will be 11 assignments but the first assignment will not be counted due to add/drop period. Students will be awarded the full 0.5 marks for each assignment based on whether they attempted the assignment or not, regardless of the number of correct answers.

The online assignments test students on concepts and simple calculations; therefore, it would be ideal for students to attempt these assignments before working on the seminar questions where analyses and calculations can be more involved.

Each week's online assignment will be made available to students for two weeks, i.e., Monday of Week  $t$  to Monday of Week  $t+2$ . Students who do not complete the assignment during this time will not be able to do the assignment.

**4) Quiz (Individual, 20%)**

There will be one mid-term quiz that will tentatively be held on 14 March 2023 (Tuesday) at 7pm to 8pm. There will be no make-up quiz. Unless a valid reason is given, zero marks will be awarded. If valid reasons are given, the prevailing examination policy will apply. The detail for the quiz will be announced later.

**5) Final examination (Individual, 50%)**

The final examination is most likely conducted physically. Final examination is close book. Only a list of equations (found in the appendix of the textbook) will be provided in the exam. Students are required to bring their own financial and/or scientific calculators for the physical final examination. The detail for final examination will be announced later.

**E) Formative feedback**

There are various feedback given to you throughout this module. You will receive written or verbal feedback on your performance in the presentations and other in-class discussion. As for mid-term quiz, results and answers are provided after the mid-term quiz. You are encouraged to measure your performance and take steps to improve by clarifying your doubts. Moreover, you classmates will give you the feedback on teamwork skills via peer evaluation.

**F) Learning and Teaching approach**

The course will have a main site where the weekly e-lectures, online assignments, lecture slides, and seminar questions will be posted. Course-wide announcements will also be made on the main site. Depending on individual instructors, each seminar class may have their own site.

The course will be delivered through weekly lectures and seminars. Each week, the lecture will introduce students to a major finance topic. The seminars are designed to help students get to grips with the lecture materials.

- The e-lectures are posted in NTULearn main site.
- Weekly seminar classes are conducted physically for semester 2 AY 2022-23. Announcement will be made if there is any change in the future.

Approach	How does this approach support you in achieving the learning outcomes?
<i>Lectures</i>	All Lectures are recorded and will be held online. You will go through each e-lecture sequence online at your own time and pace. Each e-lecture consists of short videos of lecture recordings as well as simple activities to reinforce learning. The e-lectures will be released to students by weekly. If you have any questions, there are a few venues for you to ask questions. First, at the end of each video, you can post your questions regarding the lecture in a forum. These forums will be manned, and your questions will be collated and answered within a week and second, you can get help from your individual seminar class instructor for clarification.
<i>Seminars and in-class activities</i>	The seminars will be held physically in the classrooms, and these provide a chance for you to raise any doubts and queries you have with your seminar instructor. You should review the relevant lecture materials and work on seminar questions before attending the seminars. You also have opportunities to practice more exercises and share your knowledge/opinion to your peers. Peer learning nurtures the development of self-directed learning skills, which is the foundation for lifelong learning.
<i>Group assignment</i>	The assignments require you to apply the concepts learnt into the real-world issues by using financial information and data from a wide variety of sources to assess a corporation. Specific questions will be provided to guide students.
<i>Individual assignments</i>	The online assignments require you to identify, analyze and solve problems. After you have done the assignments, you will be able to see the answers and explanation for the questions that you had wrong answer.

**G) Reading and References**

1) Basic Text

Brigham, Eugene F., Joel F. Houston, Jun-ming Hsu, Yoon Kee Kong, and A.N. Bany Ariffin, Essentials of Financial Management, 4th edition, Cengage Learning Asia. ISBN-13: 9789814792080.

2) Financial Calculator

The official calculator for the course is Texas Instrument BA II Plus. This is a good calculator, being one of the approved calculators for the Chartered Financial Analyst (CFA) examination. You can purchase the calculator from the supermarket at North Spine.

**H) Course Policies and Student Responsibilities**

(1) General

You are expected to complete all assigned pre-class readings and activities, attend all seminar classes punctually and stay to the end. When you are unable to attend, you should notify me in advance. You are expected to take all scheduled assignments and tests by due dates.

You are expected to take responsibility to follow up with course notes, assignments and course related announcements for seminar sessions you have missed.

During seminar class, you should focus on class activities. If you are sleeping, talking to others, surfing Internet on private matters, or engaging on activities not related to the course, you may be asked to leave the class.

(2) Absenteeism for Mid-Term Quiz

If you are absent for the quiz without a valid reason, zero mark will be awarded for the quiz. Valid reasons include falling sick supported by a medical certificate and participation in NTU’s approved activities supported by a letter from the relevant bodies.

(3) Late Work for Seminar and Group Project Assignment

A late penalty will be applied to an assignment submitted after your assigned presentation date. For each day or part day that the assignment is late, a penalty of 10% per day on the initial mark awarded will be imposed. Weekends count as two days in determining the penalty. For example, assuming that your assigned presentation date is Monday, your initial mark of 9% (out of full mark 10%) would become 8.1% if the assignment is submitted on Tuesday, 7.2% if it is submitted on Wednesday, and so on.

If you have a valid reason for submitting your assignment late such as illness or personal matters, you must inform your seminar instructor and provide a valid documentary evidence (i.e., MC, Official letter of excuse, etc.). **Please remember, problems related with computers and printers are not accepted as valid reasons!**

**I) Academic Integrity**

Good academic work depends on honesty and ethical behaviour. The quality of your work as a student relies on adhering to the principles of academic integrity and to the NTU Honour Code, a set of values shared by the whole university community. Truth, Trust and Justice are at the core of NTU’s shared values.

As a student, it is important that you recognize your responsibilities in understanding and applying the principles of academic integrity in all the work you do at NTU. Not knowing what is involved in maintaining academic integrity does not excuse academic dishonesty. You need to actively equip yourself with strategies to avoid all forms of academic dishonesty, including plagiarism, academic fraud, collusion, and cheating. If you are uncertain of the definitions of any of these terms, you should go to the academic integrity website: <https://www.ntu.edu.sg/wkwsci/admissions/useful-links/undergraduate/academic-integrity> for more information. Consult your seminar instructor if you need any clarification about the requirements of academic integrity in the course.

**J) Course Instructors**

Instructor	Office Location	Phone	Email	Consultation Hours (ONLINE)
Chanika Charoenwong*	S3-B1C-114	67904829	<a href="mailto:CHANIKA@ntu.edu.sg">CHANIKA@ntu.edu.sg</a>	By prior appointment (via email)
*Course coordinator				

<b>K) Planned Weekly Schedule</b>			
<b>Week</b>	<b>Topic</b>	<b>ILO</b>	<b>Readings/ Activities</b>
1	An Overview of Financial Management	ILO1, ILO8	C1
2	Time Value of Money	ILO1, ILO5, ILO6, ILO7	C5
3 Chinese NY on 22-24 Jan	E-Learning Week SME Financing & Careers in Finance	ILO1	To be distributed online at later date
4	Financial Markets and Institutions Financial Statements, Cash Flow, and Taxes Interest Rates	ILO1, ILO2, ILO6, ILO7	C2 C3 C7
5	Bonds and Their Valuation	ILO1, ILO3,	C9
6	Risk and Rates of Return	ILO1, ILO5, ILO6, ILO7	C8
7	Stocks and their Valuation Stock Market Efficiency	ILO1, ILO3, ILO5, ILO6, ILO7	C10, Appendix 10A C2.7
<i>RECESS WEEK (27 Feb - 3 March 2023)</i>			
8	The Cost of Capital	ILO1, ILO5, ILO6, ILO7	
9	The Basics of Capital Budgeting <b>Common Quiz</b> on 14 March (Tuesday), 7pm - 8pm	ILO1, ILO8, ILO5, ILO6, ILO7	C12
10	Cash Flow Estimation and Risk Analysis Lease or Buy Decision The Optimal Capital Budget	ILO1, ILO5, ILO6, ILO7	C3.7 C13 C20.2 C14.6
11	Capital Structure and Leverage	ILO1, ILO5, ILO6, ILO7	C15
12	Distributions to Shareholders	ILO1, ILO5, ILO6, ILO7	C16
13	Revision/Course Wrap Up	ILO1, ILO5, ILO6, ILO7	
<i>FINAL EXAMINATION</i>			

**Rubric 1: Class Participation**

Traits		Performance		
		1	6	10
ATTENDANCE (20 POINTS)	Attendance	<ul style="list-style-type: none"> <li>Attends less than 20% of classes.</li> <li>Is often absent without valid reasons.</li> <li>Is often late for class.</li> </ul>	<ul style="list-style-type: none"> <li>Attends at least 60% of classes.</li> <li>Sometimes has valid reasons when absent</li> <li>Is occasionally late for class.</li> </ul>	<ul style="list-style-type: none"> <li>Attends 100% of classes.</li> <li>Always has valid reasons when absent</li> <li>Is always punctual for class.</li> </ul>
	<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>			
ENGAGEMENT (30 POINTS)	Engagement and listening	<ul style="list-style-type: none"> <li>Is routinely unengaged in class/group discussions and comments.</li> <li>Often spends class time doing other work or email.</li> <li>Does not listen to others; regularly talks or does not pay attention while others speak/present the materials.</li> </ul>	<ul style="list-style-type: none"> <li>Is occasionally engaged in class/group discussions and comments.</li> <li>Occasionally spends class time doing other work or email.</li> <li>Occasionally inattentive or talks while others speak/present the materials.</li> </ul>	<ul style="list-style-type: none"> <li>Is always voluntarily engaged in class/group discussions and comments.</li> <li>Does not spend time doing other work or email.</li> <li>Listens attentively when others speak/present materials.</li> </ul>
	<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>			
CONTRIBUTION (50 POINTS)	Frequency of class participation (25 points)	<ul style="list-style-type: none"> <li>Seldom speaks up.</li> <li>Speaks up when called upon by instructor or peers, but rarely volunteers.</li> </ul>	<ul style="list-style-type: none"> <li>Occasionally speaks up.</li> </ul>	<ul style="list-style-type: none"> <li>Frequently speaks up.</li> </ul>
	<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>			
	Quality of class participation (25 points)	<ul style="list-style-type: none"> <li>Makes comments that are vague and uninformative.</li> </ul>	<ul style="list-style-type: none"> <li>Contributes comments, some of which are relevant and/or constructive.</li> </ul>	<ul style="list-style-type: none"> <li>Always contributes comments or raise questions that are relevant/insightful.</li> </ul>
<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>				
Overall/ Other comments				



**Rubric 2: Teamwork & Interpersonal Skills Rubric (For Peer Rating)**

Traits	Performance	
<p><b><u>Roles and Responsibility</u></b> Behaves professionally by upholding responsibility and assuming accountability for self and others in progressing towards the team’s goal.</p>	<p><b>Not Yet</b> Unclear about his/her own role; refuses to take a role in the group; insists to work individually and has limited coordination or communication with others.</p>	<p><b>Substantially Developed</b> Always fulfills responsibilities; performs his/her role within the group with enthusiasm and demonstrates willingness to work collaboratively.</p>
	<p><b>Evaluation: Not Yet 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>	
<p><b><u>Communication</u></b> Identifies appropriate mechanisms to coordinate and correspond with team members.</p>	<p><b>Not Yet</b> Modes of communication are not appropriate, causing confusion and miscommunication among team members.</p>	<p><b>Substantially Developed</b> Modes of communication are appropriate, and maintains timely communication and correspondence with team members.</p>
	<p><b>Evaluation: Not Yet 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>	
<p><b><u>Conflict Resolution</u></b> Resolves conflicts using a variety of approaches.</p>	<p><b>Not Yet</b> Does not recognize conflicts or is unwilling to resolve conflicts.</p>	<p><b>Substantially Developed</b> Consistently resolves conflicts through facilitating open discussion and compromise.</p>
	<p><b>Evaluation: Not Yet 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>	
<p><b><u>Contributions</u></b> Contributes positive input for the team; effectively utilizes one’s knowledge and expertise.</p>	<p><b>Not Yet</b> Largely disinterested in working in a group and refuses to participate; observes passively or is unwilling to share information with other team members.</p>	<p><b>Substantially Developed</b> Actively attends and participates in all activities and provides meaningful contribution in articulating ideas and opinions.</p>
	<p><b>Evaluation: Not Yet 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>	
<p><b><u>Relationship</u></b> Maintains cooperative interaction with other team members regardless of individual /cultural differences and respects diverse perspectives.</p>	<p><b>Not Yet</b> Rarely listens to others and does not acknowledge the opinions that differ from his/her own.</p>	<p><b>Substantially Developed</b> Engages in respectful relationships with all other members in the team. Embraces and accepts diverse points of view without prejudice.</p>
	<p><b>Evaluation: Not Yet 1 2 3 4 5 6 7 8 9 10 Substantially Developed</b></p>	

**References:** *Teamwork Value Rubric - Association of American Colleges and Universities*. Retrieved from <http://www.acu.org/value/rubrics/pdf/teamwork.pdf>

**Rubric 3: Seminar Presentation (Seminar Questions)**

Traits		Performance		
		1	6	10
CONTENT (40 POINTS)	Ability to analyze and solve problems. (20 points)	Not able to solve most of the problems.	Able to solve most of the problems.	Able to solve all the problems and discuss further implications.
	<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>			
Group	Explanation of strategy for solving the problem. (20 points)	No explanation or attempted an explanation, provide explanations but mostly incorrect or unclear.	Adequately explained the answer.	Exemplary explanation. Detailed and clear. Alternative solutions are provided.
	<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>			
PRESENTATION AND DELIVERY (60 POINTS)	Ability to respond to audience questions and comments (15 points)	Unable to answer the audience’s questions.	Able to answers some questions.	Able to handle all questions with relevant and correct information.
		<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>		
	Ability to deliver answers in a concise and clear manner (20 points)	Answers are delivered in a confusing and unstructured format.	Mostly able to deliver answers in a concise and clear manner or not all information is in a logical sequence.	Able to deliver answers in a concise and clear manner and all information is in a logical sequence.
		<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>		
Non-verbal: Poise and Confidence (15 points)	Uncertain and hesitant, does not maintain eye contact with audience. Presenter’s voice cannot be heard clearly most of the time.	Noticeable distracters but generally professional, establishes eye contact with audience most of the time.	Stands poised and confident, establishes eye contact with audience. Presenter’s voice can be heard clearly throughout the entire presentation.	
	<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>			
Ability to use visual tools effectively (10 points)	Lack of visual aids to facilitate reader’s understanding. Fonts are too small; important information is not highlighted.	Visual aids are used to facilitate reader’s understanding but some fonts are not clear or some important information is not highlighted.	Visual aids are well-prepared, informative, effective, and not distracting. Fonts are clear and easy to read.	
	<b>Evaluation: Not Yet <u>1 2 3 4 5 6 7 8 9 10</u> Substantially Developed</b>			
<b>Overall/ Other comments</b>				

**Rubric 4: Group Project Presentation**

Traits		Performance		
		1	6	10
ORGANIZATION (10 POINTS)  Group	Organization and Reference List  (10 points)	<ul style="list-style-type: none"> <li>• Purpose of the presentation is unclear.</li> <li>• Information is not presented in a logical sequence</li> <li>• Fonts are too small; important information is not highlighted.</li> <li>• No reference list is provided</li> </ul>	<ul style="list-style-type: none"> <li>• Purpose of the presentation is unclear.</li> <li>• Information is presented in a logical sequence.</li> <li>• Some fonts are not clear or some important information is not highlighted.</li> <li>• A few references are provided.</li> </ul>	<ul style="list-style-type: none"> <li>• Purpose of the presentation is clear</li> <li>• Information is presented in a logical sequence.</li> <li>• Fonts are clear and easy to read.</li> <li>• Presentation appropriately cites requisite number of references.</li> </ul>
	<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>			
CONTENT (40 POINTS)  Group	Analysis and Presentation Summary  (20 points)	<ul style="list-style-type: none"> <li>• Most parts of analysis are not logical and/or not related to the topic.</li> <li>• The summary is too brief or is not provided.</li> </ul>	<ul style="list-style-type: none"> <li>• Some parts of analysis are logical.</li> <li>• The summary includes <i>most</i> main ideas.</li> </ul>	<ul style="list-style-type: none"> <li>• Most or all parts of analysis are logical.</li> <li>• The summary includes <i>all</i> main ideas.</li> </ul>
	<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>			
	Ability to identify and consider other alternatives/perspectives that are important to the analysis of the issue.  (20 points)	Only a single alternative/perspective is discussed.	Other alternatives/perspectives are considered but the presenter fails to provide good reasons and claims, pro and con.	<ul style="list-style-type: none"> <li>• Other alternatives/perspectives are considered.</li> <li>• Salient arguments (reasons and claims) pro and con are identified.</li> </ul>
<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>				
COMMUNICATION AND DELIVERY (50 POINTS)  Individual	Use of visual tools and audience engagement  (25 points)	<ul style="list-style-type: none"> <li>• Lack of visual aids to facilitate reader's understanding.</li> <li>• Audience is bored.</li> </ul>	<ul style="list-style-type: none"> <li>• Visual aids are used.</li> <li>• Some audience is engaged.</li> </ul>	<ul style="list-style-type: none"> <li>• Visual aids are well-prepared, informative, and effective.</li> <li>• All audience is engaged.</li> </ul>
	<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>			
	Non-verbal: Poise and Confidence  (25 points)	Presenter is uncertain and hesitant, does not maintain eye contact with audience.	Presenter is noticeable distracter sometime but generally professional, establishes eye contact with audience most of the time.	Presenter stands poised and is confident, establishes eye contact with audience most of the time.
<b>Evaluation: Not Yet</b> <u>1 2 3 4 5 6 7 8 9 10</u> <b>Substantially Developed</b>				