

FIN 3311 - Personal Finance

Fall 2024 Syllabus, Section 180, CRN 13877

Instructor Information

Heriberto Garcia, PH.D. in Business with Finance Concentration from the ITESM-EGADE Campus Monterrey, Mexico. He also holds a CMA (Certified Management Accountant), a CSCA (Certification in Strategy and Competitive Analysis), and CFA charter holder (Chartered Financial Analyst). He also holds MBA and MSI degrees.

Associate Professional

Email: hgarcianunez@tamiu.edu

Office: WHTC 203K

Office Hours:

Office Hours Building WHTC 203

M From 13:30 Hrs to 15:00 Hrs

T From 14:05 Hrs to 16:00 Hrs

W From 13:30 Hrs to 15:00 Hrs

TR From 13:30 Hrs to 15:00 Hrs

F From 13:30 Hrs to 15:00 Hrs

Do not send me emails to my personal TAMIU email account, use course messages in BlackBoard. I have too many students to know exactly in which course you are enrolled.

Using the course message format will allow me to respond to you in less than 48 hours, emails will take longer.

Office Phone: 956-326-2510 and office WHTC203K

Use course message to communicate with me

Times and Location

Does Not Meet Face-to-Face

Course Description

An introduction to the planning process for wealth accumulation. It is for business students only, and will examine: the definition of financial goals, the process and procedures for money management, the management of taxes, housing decisions, life, health and property insurance issues, and investment decisions. Retirement and estate planning are integral topics for each of the topics above. Prerequisite: Junior standing.

Intl Banking&Finance Studies Department, Sanchez School of Business

Additional Course Information

This course is online, ergo we all assume here that technology does not fail. But sometimes we have problems with the network connection, either from the University server to your computer or the other way around. From the university side, only a few times networks have failed, very, very few times. The university always makes the announcement or official communication when this event exists, in this case, you will be excused from any exam or case report if this unexpected event (system failure) **is on the date and hour before cases or exams are due**, only in this particular rare event (we haven't seen yet, but it can happen).

Now, if for any reason, excluding the university side, you cannot upload, turn in, or submit your files or exams at the proper time and date to the proper drop box or folder, then your grade will be ZERO because it will be late submission.

If you for any reason cannot submit your files at the proper time to the proper folder, please do not send me the file to my email or course message, only the system is allowed to receive your files and then I will be able to give you my feedback and your grades. Again, I cannot alter the

system, I cannot modify the system and I cannot move files within the system, I do not know how the system works internally and I do not have the authorization level to do that.

Before you read the requisites below, please be sure that your computer, tablet, or smartphone has the apps, operating system, browser, and security software updated, also please review your router, mobile connection account, and VPN connections so that everything works perfectly.

Program Learning Outcomes

After completing this course, students should be able to understand the basic problems and processes of wealth accumulation, set financial goals, manage money and taxes, decide about different alternatives of investments, and make decisions about insurance and real estate issues.

Student Learning Outcomes

To introduce students to the use of basic financial personal planning concepts and procedures for decision-making. Learning Objectives:

1. Understand the financial planning process.
2. Understand and use financial statements and budgets.
3. Prepare personal taxes.
4. Understand and develop a cash management strategy.
5. Design, identify, and evaluate automobile and housing decisions.
6. Identify and choose alternative credit and consumer loans.
7. Identify, choose, and calculate life, health, and/or property insurance.
8. Understand and develop investment strategies.

Important Dates

Visit the Academic Calendar (tamiu.edu) (<https://www.tamiu.edu/academiccalendar/>) page to view the term's important dates.

Textbooks

Group	Title	Author	ISBN
Required	Personal Financial Planning	Billingsley, Randall S., Lawrence J. Gitman, and Michael D. Joehnk	978-1-305-63661-3

Other Course Materials

You will be required to buy a FINANCIAL CALCULATOR

Grading Criteria

Grading Scale/Schema

Activity	Overall	Each
2 Book Reports	10.00%	5.00%
3 Discussions	10.00%	3.33%
2 EXAMS	50%	25%
Final Exam	30%	30%

You have the right to ask a grade review, this right ends one week after the grade has been released. After one week, all grades are final.

Grading Scale/Schema

In determining the final course grade, the following scale is used:

90- 100% A

80- 89.99% B

70- 79.99% C

60- 69.99% D

below 60 F

There is no extra credit available in this class.

All requests regarding course record corrections (e.g. exams, case reports) must be submitted in writing within one (1) week after graded materials are returned, reviewed, and/or after grades have been posted in the BlackBoard gradebook. After that time, all grades and records become final. Please note that all changes are at the sole discretion of the instructor.

TO MODIFY YOUR AGENDA SEE THE SCHEDULE TIMETABLE BELOW, HERE BECAUSE YOU ARE INFORMED IN ADVANCE, I DO NOT ACCEPT DUE WORK.

DUE WORK (Book Report and Presentation/Exams/Discussions) HAS A GRADE OF ZERO.

Late Work Policy

Late assignments are generally not accepted without official documentation from the University that an accommodation of one week (or longer) is required. Accommodations lasting a few days will not be recognized in this course. Without an official university accommodation of a substantial period, any exams or deadlines missed will result in a grade of zero.

I strive to treat all students similarly, and therefore I will decline to make exceptions. If something serious is happening in your life, please provide documentation to the Office of Student Conduct and Community Engagement (Mayra Hernandez, MGHernandez@tamiu.edu).

Description of Discussions, Exams and Book Reports

Activity Descriptions

If for any reason, you have an unexpected event (health, illness, or accident) I can make exceptions, but you must document your event and should be immediately informed to me after you know the event that will change your agenda and responsibilities for the following weeks. You must send me the documented evidence (you can delete your personal delicate information) and must be within the 2 days before or after the event. This is the only exception that I can accept to alter the grading process. Your documented case will be reviewed by my supervisor and then I will be able to negotiate with you how we are going to handle your case.

Remember it should be an event that is an extreme health condition, death, or life situation.

If you do not follow these important rules and submit your information at a different time, or manner and do not follow this protocol, I will not be able to help you.

Two Books Summaries Report

You are about to read two best self-help or business books, some of these books are old and they shaped the way people and businesses are running now, so we need to go back and learn from the best self-help books ever, each student will have 2 different books to read and summarize during the semester.

You must summarize, synthesize, and write in your own words the content of each book.

When I say the content of the book, you need to describe in your own words the content, chapter by chapter or section by section, some books do not have chapters. I expect a minimum of 3000 words for each book report, also again you must describe in your own words, you can use CHATGPT or any AI tool to have a better and clearer picture of your reading, but you cannot copy text or images, from the tool. You can use any format to write your report, APA or Chicago, or your format. **You must be the original author of this report.**

At the end of the book report, you must create one image, named **conceptual diagram**. A conceptual diagram is an intellectual image or a representation of what you have learned from the book and how different concepts are interrelated and correlated with the real world. This is the proof of what you have read and learned in a one-page image. See the example to know more about it. **You can not use AI to create this conceptual diagram.**

Your file must pass the safe-assign score test, so it must have less than 10%. One way to minimize this score is by using your own words to interpret the content. Or to avoid copyhead titles or something similar.

You will be able to submit your file several times to reduce your safe-assign score, as far as the dropbox is open, if for any reason your safe-assign score is more than 10% then your grade is going to be ZERO, no excuses, no exceptions.

We have some rules to follow.

If you do not submit your file **as the example in terms of content and conceptual diagram**, then your grade in this activity will be zero. I do not accept excuses, because you are informed in advance.

You must submit your book report and conceptual diagram as is in the schedule table this material is going to be a part of your exams. Late work is graded with ZERO.

For the book presentation and book report I going to use the same rubric below.

3 Exams

All Exams are going to be scheduled to be using presential mode. I am going to be the proctor; we are going to have our exams in one of the TAMIU PC labs on Campus.

The first 2 exams are scheduled to be during weeks 5 and 10, I will inform you as soon as the Register decides on the PC lab place to take your exams. The same situation will be for the final exam.

For exams 1 and 2, you will have different hours and days to take your exams during the mentioned weeks, if for some reason these different opportunities do not match your agenda, you will need to discuss them directly with me to find the best opportunity for both, in this case, you will take your exam in my office.

Exams will be open-ended questions, case questions, Multiple Choice questions, or a combination of all. For the Exams, it will be required to know all the material revised during the previous weeks. **It is going to be required to have a FINANCIAL calculator to perform calculations.** The time required in each exam will vary because it requires answering open questions, but you should expect to block between 90-120 minutes of your time. Once you start the exam it cannot be paused or aborted; you must finish the exam. Exam results are going to be released within five days after the due date. See the schedule table to know exactly the material that is covered for each exam. Because here I informing you in ADVANCE due exams are graded with ZERO.

The final exam is comprehensive. It covers all textbook chapters, your 2 book readings, videos, and all the content under the blackboard covered in this course.

Because exams are a combination of open-ended, case questions and multiple-choice questions, here are some basic rules and ideas concerning the 3 exams.

1. **If you have a multiple-choice question, try not to exceed 120 seconds per question or 2 minutes.**
2. **If you have an essay, open-ended question, or case question to solve try not to exceed 25 minutes of your time.**
3. **Essays, calculations, or open-ended questions require you to calculate and support your answers, if you just answer without the explanations, without calculations or logic behind the answer, you will have no credit for that question.**
4. **Writing something just to repeat or justify that you answered something that it is unrelated to the question, you will have no credit.**

Final Comprehensive Exam. The officially scheduled date for your final exam is on the schedule table, it is official and cannot be modified. The final exam is comprehensive and will require no more than 120 minutes.

3 Discussion Forums: One way to enhance the learning experience is using discussion forums, for example, we are going to address the dimension is to incorporating one reading that you will need to research to complete your discussion forum.

Keep in mind these important requirements.

1. You must answer the questions below in your original post. The typical range of answers in words is between 350 words and 450 words PER QUESTION. If you respond in less than 350 words PER QUESTION your work is incomplete, see below the rubric.
2. You must comment on 2 of your colleague's posts, with a minimum of 300 words for each comment. Below 300 words your work is incomplete, see below the rubric.

- The research readings below are an essential part of this course, be aware, that you must summarize or understand the basic, the main topic, or why it is so important the reading, you just need to do some research and read about these readings.

Please post your initial response (first post) by **Wednesday no later than 11:59 p.m. CT of the corresponding week, and comment on the posts of two classmates by THURSDAY no later than 11:59 p.m. CT of that same week.**

If you post your initial response on Thursday, this is late work, late work is graded with zero, no exceptions, no excuses.

I do not accept the late discussion forum.

Discussion 1 is due during WEEK 3, 9/11 before midnight

Mechanics about Discussion Forum. We are going to explore some Questions in some Weeks (Modules) and two comments in two different cases (or colleagues). **You must post only what it is in BOLD letters.**

After reading the first 3 chapters from your textbook, and after partially reading your first book

Answer the questions below.

Explain the relation between how the individual can expense, earn, and accumulate money across his life (1) and how your reading is related to the process of accumulating wealth (2) fulfill the table below.

Response to the question (1) using your first reading and the textbook

Response to the question (2) using your first reading and the textbook

Discussion 2 is due during WEEK 8, due on 10/16 before midnight.

After reading chapters 4, 5, 6 and 7. And your first reading completely.

Explain these questions using your first reading and your textbook, you must use your first reading for the 3 questions you always must include the textbook description in your answer.

- Why do we feel happy after we acquire some "assets"? Car, home, smartphone, or apparel.
- Why is important to understand the use of credit and the use of cash when we acquire an asset?
- What is the relation between acquiring an asset, financial planning, and happiness?

Fill in the table below:

Answer # 1, 2, or 3	Your Reading	Textbook Reference
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Discussion 3 is due during WEEK 14, due on 11/25 before midnight

After reading the chapters from 8 to 15 and using your 2 additional readings

Explain these questions using any of these readings and your textbook, you must use your 2 readings and include the textbook description in your answer.

- What is the relation for an individual between accepting, rejecting, or managing Risk and personal Habits?
- Why failure sometimes can be a good thing for an individual, failure in the context of professional, academic, or personal life?
- What is the relation between information, decision process making, personal habits, and success or failure?
- Explain how your personal goals and personal objectives are related to your happiness, explain this question assuming you are going to retire during the next 5 years.
- Using your actual age, now explain how you can increase your Human Capital to accumulate financial capital during the following decades.

Answers # 1-5	Any of Your two Readings	Textbook Reference
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The following rubric will be used to grade responses in Discussion Forums:

- If you do not post your discussion as indicated, in a form of a table, your grade will have 50%.
- If your comments to your colleagues are related to how good they are or based on personal opinions, your grade will be 50%.

- 3- Comments to your colleagues are related to how similar or different are their' posts, from what you researched during the week. Comments are not related to how well your colleague writes his post and that you agree with everything.
- 4- If you do not comment to your colleagues your grade will be 25%.
- 5- If you do not include details in relation to YOUR readings for the discussion, your grade will be 50%.
- 6- If you post a vague explanation not answering the question directly as is required, your grade will be 25%.
- 7- If you post your discussion in the form of a "file" to read, your grade will be ZERO.
- 9- If you do not post on time, your grade will be ZERO.

To have a full grade read carefully the rubric below.

Schedule of Topics and Assignments

Week of	Agenda/Topic	Reading(s)	Due
8/26	Course description and Syllabus 1. Understanding the Financial Planning Process	LIVE SESSION Tuesday 8/27 at 1 pm	
9/2	2. Developing Your Financial Statements and Plans		
9/9	3. Preparing Your Taxes. 4. Managing Your Cash and Savings.	Discussion 1 D1 due on 9/11 before midnight	
9/16	5. Making Automobile and Housing Decisions.	LIVE SESSION Tuesday 9/17 at 1 pm Book Report 1 due on 9/20 before midnight	
9/23	Exam 1 presential TBA		
9/30	6. Using Credit.		
10/7	7. Using Consumer Loans.		
10/14	8. Insuring Your Life. 9. Insuring Your Health.	D2 due on 10/16 before midnight	
10/21	10. Protecting Your Property.	LIVE SESSION Tuesday 10/22 at 1 pm	
10/28	Exam 2, presential TBA		
11/4	11. Investment Planning. 12. Investing in Stocks and Bonds		
11/11	13. Investing in Mutual Funds and Real Estate 14. Planning for Retirement	Book Report 2 due on 11/15 before midnight	
11/18	15. Preserve your Estate	LIVE SESSION Tuesday 11/19 at 1 pm	
11/25	Thanksgiving Holidays	D3 due on 11/25 on Monday before midnight	
12/2	Final Comprehensivive 12/05/24 at 4:25 pm place TBD		

University/College Policies

Please see the University Policies below.

COVID-19 Related Policies

If you have tested positive for COVID-19, please refer to the Student Handbook, Appendix A (Attendance Rule) for instructions.

Required Class Attendance

Students are expected to attend every class in person (or virtually, if the class is online) and to complete all assignments. If you cannot attend class, it is your responsibility to communicate absences with your professors. The faculty member will decide if your excuse is valid and thus may provide lecture materials of the class. According to University policy, acceptable reasons for an absence, which cannot affect a student's grade, include:

- Participation in an authorized University activity.
- Death or major illness in a student's immediate family.
- Illness of a dependent family member.
- Participation in legal proceedings or administrative procedures that require a student's presence.
- Religious holy day.
- Illness that is too severe or contagious for the student to attend class.
- Required participation in military duties.
- Mandatory admission interviews for professional or graduate school which cannot be rescheduled.

Students are responsible for providing satisfactory evidence to faculty members within seven calendar days of their absence and return to class. They must substantiate the reason for the absence. If the absence is excused, faculty members must either provide students with the opportunity to make up the exam or other work missed, or provide a satisfactory alternative to complete the exam or other work missed within 30 calendar days from the date of absence. Students who miss class due to a University-sponsored activity are responsible for identifying their absences to their instructors with as much advance notice as possible.

Classroom Behavior (applies to online or Face-to-Face Classes)

TAMIU encourages classroom discussion and academic debate as an essential intellectual activity. It is essential that students learn to express and defend their beliefs, but it is also essential that they learn to listen and respond respectfully to others whose beliefs they may not share. The University will always tolerate different, unorthodox, and unpopular points of view, but it will not tolerate condescending or insulting remarks. When students verbally abuse or ridicule and intimidate others whose views they do not agree with, they subvert the free exchange of ideas that should characterize a university classroom. If their actions are deemed by the professor to be disruptive, they will be subject to appropriate disciplinary action (please refer to Student Handbook Article 4).

TAMIU Honor Code: Plagiarism and Cheating

As a TAMIU student, you are bound by the TAMIU Honor Code to conduct yourself ethically in all your activities as a TAMIU student and to report violations of the Honor Code. Please read carefully the Student Handbook Article 7 and Article 10 available at <https://www.tamiau.edu/scce/studenthandbook.shtml> (<https://www.tamiau.edu/scce/studenthandbook.shtml>).

We are committed to strict enforcement of the Honor Code. Violations of the Honor Code tend to involve claiming work that is not one's own, most commonly plagiarism in written assignments and any form of cheating on exams and other types of assignments.

Plagiarism is the presentation of someone else's work as your own. It occurs when you:

1. Borrow someone else's facts, ideas, or opinions and put them entirely in your own words. You must acknowledge that these thoughts are not your own by immediately citing the source in your paper. Failure to do this is plagiarism.
2. Borrow someone else's words (short phrases, clauses, or sentences), you must enclose the copied words in quotation marks as well as citing the source. Failure to do this is plagiarism.
3. Present someone else's paper or exam (stolen, borrowed, or bought) as your own. You have committed a clearly intentional form of intellectual theft and have put your academic future in jeopardy. This is the worst form of plagiarism.

Here is another explanation from the 2020, seventh edition of the Manual of The American Psychological Association (APA):

"Plagiarism is the act of presenting the words, idea, or images of another as your own; it denies authors or creators of content the credit they are due. Whether deliberate or unintentional, plagiarism violates ethical standards in scholarship" (p. 254). This same principle applies to the illicit use of AI.

Plagiarism: Researchers do not claim the words and ideas of another as their own; they give credit where credit is due. Quotations marks should be used to indicate the exact words of another. Each time you paraphrase another author (i.e., summarize a passage or rearrange the order of a sentence and change some of the words), you need to credit the source in the text. The key element of this principle is that authors do not present the work of another as if it were their own words. This can extend to ideas as well as written words. If authors model a study after one done by someone else, the originating author should be given credit. If the rationale for a study was suggested in the discussion section of someone else's article, the person should be given credit. Given the free exchange of ideas, which is very important for the health of intellectual discourse, authors may not know where an idea for a study originated. If authors do know, however, they should acknowledge the source; this includes personal communications (p. 11). For guidance on proper documentation, consult the Academic Success Center or a recommended guide to documentation and research such as the

Manual of the APA or the MLA Handbook for Writers of Research Papers. If you still have doubts concerning proper documentation, seek advice from your instructor prior to submitting a final draft.

TAMIU has penalties for plagiarism and cheating.

- **Penalties for Plagiarism:** Should a faculty member discover that a student has committed plagiarism, the student should receive a grade of 'F' in that course and the matter will be referred to the Honor Council for possible disciplinary action. The faculty member, however, may elect to give freshmen and sophomore students a "zero" for the assignment and to allow them to revise the assignment up to a grade of "F" (50%) if they believe that the student plagiarized out of ignorance or carelessness and not out of an attempt to deceive in order to earn an unmerited grade; the instructor must still report the offense to the Honor Council. This option should not be available to juniors, seniors, or graduate students, who cannot reasonably claim ignorance of documentation rules as an excuse. For repeat offenders in undergraduate courses or for an offender in any graduate course, the penalty for plagiarism is likely to include suspension or expulsion from the university.
 - *Caution:* Be very careful what you upload to Turnitin or send to your professor for evaluation. Whatever you upload for evaluation will be considered your final, approved draft. If it is plagiarized, you will be held responsible. The excuse that "it was only a draft" will not be accepted.
 - *Caution:* Also, do not share your electronic files with others. If you do, you are responsible for the possible consequences. If another student takes your file of a paper and changes the name to his or her name and submits it and you also submit the paper, we will hold both of you responsible for plagiarism. It is impossible for us to know with certainty who wrote the paper and who stole it. And, of course, we cannot know if there was collusion between you and the other student in the matter.
- **Penalties for Cheating:** Should a faculty member discover a student cheating on an exam or quiz or other class project, the student should receive a "zero" for the assignment and not be allowed to make the assignment up. The incident should be reported to the chair of the department and to the Honor Council. If the cheating is extensive, however, or if the assignment constitutes a major grade for the course (e.g., a final exam), or if the student has cheated in the past, the student should receive an "F" in the course, and the matter should be referred to the Honor Council. Additional penalties, including suspension or expulsion from the university may be imposed. Under no circumstances should a student who deserves an "F" in the course be allowed to withdraw from the course with a "W."
 - *Caution:* Chat groups that start off as "study groups" can easily devolve into "cheating groups." Be very careful not to join or remain any chat group if it begins to discuss specific information about exams or assignments that are meant to require individual work. If you are a member of such a group and it begins to cheat, you will be held responsible along with all the other members of the group. The TAMIU Honor Code requires that you report any such instances of cheating.
- **Student Right of Appeal:** Faculty will notify students immediately via the student's TAMIU e-mail account that they have submitted plagiarized work. Students have the right to appeal a faculty member's charge of academic dishonesty by notifying the TAMIU Honor Council of their intent to appeal as long as the notification of appeal comes within 10 business days of the faculty member's e-mail message to the student and/or the Office of Student Conduct and Community Engagement. The Student Handbook provides more details.

Use of Work in Two or More Courses

You may not submit work completed in one course for a grade in a second course unless you receive explicit permission to do so by the instructor of the second course. In general, you should get credit for a work product only once.

AI Policies

Your instructor will provide you with their personal policy on the use of AI in the classroom setting and associated coursework.

TAMIU E-Mail and SafeZone

Personal Announcements sent to students through TAMIU E-mail (tamiu.edu or dusty email) are the official means of communicating course and university business with students and faculty –not the U.S. Mail and no other e-mail addresses. Students and faculty must check their TAMIU e-mail accounts regularly, if not daily. Not having seen an important TAMIU e-mail or message from a faculty member, chair, or dean is not accepted as an excuse for failure to take important action.

Students, faculty, and staff are encouraged to download the SafeZone app, which is a free mobile app for all University faculty, staff, and students. SafeZone allows you to: report safety concerns (24/7), get connected with mental health professionals, activate location sharing with authorities, and anonymously report incidents. Go to <https://www.tamiu.edu/adminis/police/safezone/index.shtml> for more information.

Copyright Restrictions

The Copyright Act of 1976 grants to copyright owners the exclusive right to reproduce their works and distribute copies of their work. Works that receive copyright protection include published works such as a textbook. Copying a textbook without permission from the owner of the copyright may constitute copyright infringement. Civil and criminal penalties may be assessed for copyright infringement. Civil penalties include damages up to \$100,000; criminal penalties include a fine up to \$250,000 and imprisonment. Copyright laws do not allow students and professors to make photocopies of copyrighted materials, but you may copy a limited portion of a work, such as article from a journal or a chapter from a book for your own personal academic use or, in the case of a professor, for personal, limited classroom use. In general, the extent of your copying should not suggest that the purpose or the effect of your copying is to avoid paying for the materials. And, of course, you may not sell these copies for a profit.

Thus, students who copy textbooks to avoid buying them or professors who provide photocopies of textbooks to enable students to save money are violating the law.

Students with Disabilities

Texas A&M International University seeks to provide reasonable accommodations for all qualified persons with disabilities. This University will adhere to all applicable federal, state, and local laws, regulations and guidelines with respect to providing reasonable accommodations as required to afford equal education opportunity. It is the student's responsibility to register with the Office of Student Counseling and Disability Services located in Student Center 126. This office will contact the faculty member to recommend specific, reasonable accommodations. Faculty are prohibited from making accommodations based solely on communications from students. They may make accommodations only when provided documentation by the Student Counseling and Disability Services office.

Student Attendance and Leave of Absence (LOA) Policy

As part of our efforts to assist and encourage all students towards graduation, TAMIU provides LOA's for students, including pregnant/parenting students, in accordance with the Attendance Rule (Section 3.07) and the Student LOA Rule (Section 3.08), which includes the "Leave of Absence Request" form. Both rules can be found in the TAMIU Student Handbook (URL: <http://www.tamiau.edu/studentaffairs/StudentHandbook1.shtml> (<http://www.tamiau.edu/studentaffairs/StudentHandbook1.shtml/>)).

Pregnant and Parenting Students

Under Title IX of the Education Amendments of 1972, harassment based on sex, including harassment because of pregnancy or related conditions, is prohibited. A pregnant/parenting student must be granted an absence for as long as the student's physician deems the absence medically necessary. It is a violation of Title IX to ask for documentation relative to the pregnant/parenting student's status beyond what would be required for other medical conditions. If a student would like to file a complaint for discrimination due to his or her pregnant/parenting status, please contact the TAMIU Title IX Coordinator (Lorissa M. Cortez, 5201 University Boulevard, KLM 159B, Laredo, TX 78041, TitleIX@tamiau.edu, 956.326.2857) and/or the Office of Civil Rights (Dallas Office, U.S. Department of Education, 1999 Bryan Street, Suite 1620, Dallas, TX 75201-6810, 214.661.9600). You can also report it on TAMIU's anonymous electronic reporting site: <https://www.tamiau.edu/reportit> (<https://www.tamiau.edu/reportit/>).

TAMIU advises a pregnant/parenting student to notify their professor once the student is aware that accommodations for such will be necessary. It is recommended that the student and professor develop a reasonable plan for the student's completion of missed coursework or assignments. The Office of Equal Opportunity and Diversity (Lorissa M. Cortez, lorissam.cortez@tamiau.edu) can assist the student and professor in working out the reasonable accommodations. For other questions or concerns regarding Title IX compliance related to pregnant/parenting students at the University, contact the Title IX Coordinator. In the event that a student will need a leave of absence for a substantial period of time, TAMIU urges the student to consider a Leave of Absence (LOA) as outlined in the TAMIU Student Handbook. As part of our efforts to assist and encourage all students towards graduation, TAMIU provides LOA's for students, including pregnant/parenting students, in accordance with the Attendance Rule and the Student LOA Rule. Both rules can be found in the TAMIU Student Handbook (<https://www.tamiau.edu/scce/studenthandbook.shtml> (<https://www.tamiau.edu/scce/studenthandbook.shtml/>)).

Anti-Discrimination/Title IX

TAMIU does not discriminate or permit harassment against any individual on the basis of race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation or gender identity in admissions, educational programs, or employment. If you would like to file a complaint relative to Title IX or any civil rights violation, please contact the TAMIU Director of Equal Opportunity and Diversity/Title IX Coordinator, Lorissa M. Cortez, 5201 University Boulevard, Killam Library 159B, Laredo, TX 78041, TitleIX@tamiau.edu, 956.326.2857, via the anonymous electronic reporting website, ReportIt, at <https://www.tamiau.edu/reportit> (<https://www.tamiau.edu/reportit/>), and/or the Office of Civil Rights (Dallas Office), U.S. Department of Education, 1999 Bryan Street, Suite 1620, Dallas, TX 75201-6810, 214.661.9600.

Incompletes

Students who are unable to complete a course should withdraw from the course before the final date for withdrawal and receive a "W." To qualify for an "incomplete" and thus have the opportunity to complete the course at a later date, a student must meet the following criteria:

1. The student must have completed 90% of the course work assigned before the final date for withdrawing from a course with a "W", and the student must be passing the course;
2. The student cannot complete the course because an accident, an illness, or a traumatic personal or family event occurred after the final date for withdrawal from a course;
3. The student must sign an "Incomplete Grade Contract" and secure signatures of approval from the professor and the college dean.
4. The student must agree to complete the missing course work before the end of the next long semester; failure to meet this deadline will cause the "I" to automatically be converted to an "F"; extensions to this deadline may be granted by the dean of the college. This is the general policy regarding the circumstances under which an "incomplete" may be granted, but under exceptional circumstances, a student may receive an incomplete who does not meet all of the criteria above if the faculty member, department chair, and dean recommend it.

WIN Contracts

The Department of Biology and Chemistry does not permit WIN contracts. For other departments within the college, WIN Contracts are offered only under exceptional circumstances and are limited to graduating seniors. Only courses offered by full-time TAMIU faculty or TAMIU instructors are eligible to be contracted for the WIN requirement. However, a WIN contract for a course taught by an adjunct may be approved, with special permission from the department chair and dean. Students must seek approval before beginning any work for the WIN Contract. No student will contract more than one course per semester. Summer WIN Contracts must continue through both summer sessions.

Student Responsibility for Dropping a Course

It is the responsibility of the student to drop the course before the final date for withdrawal from a course. Faculty members, in fact, may not drop a student from a course without getting the approval of their department chair and dean.

Independent Study Course

Independent Study (IS) courses are offered only under exceptional circumstances. Required courses intended to build academic skills may not be taken as IS (e.g., clinical supervision and internships). No student will take more than one IS course per semester. Moreover, IS courses are limited to seniors and graduate students. Summer IS course must continue through both summer sessions.

Grade Changes & Appeals

Faculty are authorized to change final grades only when they have committed a computational error or an error in recording a grade, and they must receive the approval of their department chairs and the dean to change the grade. As part of that approval, they must attach a detailed explanation of the reason for the mistake. Only in rare cases would another reason be entertained as legitimate for a grade change. A student who is unhappy with his or her grade on an assignment must discuss the situation with the faculty member teaching the course. If students believe that they have been graded unfairly, they have the right to appeal the grade using a grade appeal process in the Student Handbook and in the Faculty Handbook.

Final Examination

All courses in all colleges must include a comprehensive exam or performance and be given on the date and time specified by the Academic Calendar and the Final Exam schedule published by the Registrar's Office. In the College of Arts & Sciences all final exams must contain a written component. The written component should comprise at least 20% of the final exam grade. Exceptions to this policy must receive the approval of the department chair and the dean at the beginning of the semester.

Mental Health and Well-Being

The university aims to provide students with essential knowledge and tools to understand and support mental health. As part of our commitment to your well-being, we offer access to Telus Health, a service available 24/7/365 via chat, phone, or webinar. Scan the QR code to download the app and explore the resources available to you for guidance and support whenever you need it. The Telus app is available to download directly from TELUS (tamiu.edu) (<https://www.tamiu.edu/counseling/telus/>) or from the Apple App Store and Google Play.

Distance Education Courses

All forms of communication must be using course messages, expect 48 hours using this format, email format will require additional time.

The exams will be graded within 5 weekdays. Discussions will require the same period.

Exams will require testing using a TAMIU PC lab, exams are scheduled on Week 5, 10, and 15. Exam results will require 5 weekdays.

This course will utilize BlackBoard, the required textbook, MyBusinessCourse.com on-line resources if you optionally acquired, various internet sites, Turnitin software and MS Office (Excel, Word and PowerPoint) at a minimum.

It recommended that you meet the technical requirements listed on the Instructional Technology and Distance Education Services' webpage (<http://www.tamiu.edu/distance/students/technology-requirements.shtml/>) when using the learning management system (LMS) of the University.

Students having technical issues should contact OIT directly for support and a technical resolution.

Additional Hardware. Speakers and a microphone for your computer may be useful for remote office hours.

Additional Software. You will need the following additional software: Microsoft PowerPoint for viewing lesson presentations, Microsoft Word for viewing course files and submitting assignments. TAMIU Students may access online versions of this software through their Dusty Office 365 account at <https://dusty.tamiu.edu/>. This site also provides students access to download the Microsoft suite for educational use. See instructions for downloading the Microsoft Office suite (<http://www.tamiu.edu/distance/documents/Microsoft-Office-2016-Download-Instructions.pdf>).

In addition, students will need access to Adobe PDF to read PDF files. Adobe PDF is available free on-line.

Note: Students if you do not own the required hardware, software or do not have access to internet, it will be highly challenging for you to make any progress in this class. However, most of the required materials can either be found free of charge at TAMIU's library, computer labs, and classrooms. In addition, you may also purchase any of these items at any electronic store.

Learning Management System

Students are provided with guides and an online ticketing service when a Learning Management Software issue arises. Blackboard Help is available at <http://www.tamiu.edu/distance/students/elearning-orientation.shtml> (<http://www.tamiu.edu/distance/students/elearning-orientation.shtml>).

Technical Support Services

Because of the nature of distance and traditional education courses, the Office of Information Technology (OIT) computing and information services are vital to the success of online students. This webpage covers contact information for Distance Education Services, the OIT Help Desk, and E-mail support: Technical Support Services (<http://www.tamiu.edu/distance/technical-support-services.shtml>).

Note that weekend and after-hours support is available from OIT via email: elearning@tamiu.edu.