

FIN 4370 - Commercial Bank Mgt

Fall 2024 Syllabus, Section 101, CRN 13879

Instructor Information

Lukai Yang

Email: lukai.yang@tamiu.edu

Office Hours:

WF 10:40 am-11:40 am; MThu 7:00 pm to 8:00 pm (virtual). In order for me to adequately prepare for our meetings, please Please make an appointment in advance using the following link:

<https://calendly.com/lukai-yang-tamiu/fall2024>. The best way to communicate with the instructor is via Tamiu email.

Times and Location

MWF 9:40am-10:35am in Bullock Hall 222

Course Description

An examination of the general management problems and policies of banks. The material to be covered will include: balance sheet management (liquidity, liabilities, spread management, and investment management), capital adequacy, cost of funds, bank profitability, planning and management systems, and the regulatory environment. Prerequisite: ECO 3310 and FIN 3310

Intl Banking&Finance Studies Department, Sanchez School of Business

Additional Course Information

This course enables students to understand the nature of the commercial banking business, including the government policies on the banking industry, banks' financial statements, asset-liability management, product development, risk management, liquidity, and reserve management, as well as funding and lending procedures.

Student Learning Outcomes

After completing this course, students will be able to: 1) Understand the functions and operations of commercial banks; 2) Analyze commercial banks in terms of risk measurement and the effect of risk on their profitability. 3) Get behind the numbers and formulae to explain commercial banks' performance and profitability. 4) Understand how commercial banks manage sources of funds and provide loans to customers.

Important Dates

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

Textbooks

Group	Title	Author	ISBN
Required	Bank Management and Financial Services	Rose, P. S., and Hudgins, S. C.	978-0-078-03467-1

Grading Criteria

$90 \leq \text{SCORE} \leq 100\%$	A
$80 \leq \text{SCORE} < 90\%$	B
$70 \leq \text{SCORE} < 80\%$	C
$60 \leq \text{SCORE} < 70\%$	D
below 60	F

Open Boilerplate

The grades are composed of the following items:

- **Exams:** 60%
- **Homework Sets:** 15%
- **Quizzes:** 25%

Exams and quizzes:

There are four exams (three midterms and one final) in total. The midterm and final exams are comprehensive and mandatory, including all materials we have covered since the first class and the prerequisite requirements. Midterm and Final Exams are closed books and closed notes, but you can bring a one-page letter-sized or A4-sized “cheat sheet.” No graphing calculators are allowed. Midterm Exams are held online during regular class time and the Final Exam follows the official schedule. The three highest grades will be taken from all exams and each exam is worth 20%.

Throughout the semester, you will take five quizzes online. These quizzes will require the use of online testing technologies, including the Respondus Monitor (lockdown browser) and webcam, as will be detailed below. Each quiz is worth 5%.

There will not be makeup exams and quizzes. Your three highest exam grades will be accounted toward the final grade. All quizzes are accounted for toward your final grade. Given the exam's substantial weight in your final grade calculation, you are only allowed to miss one exam under extreme conditions for a “good reason” (complying with the “Good Reason Policy” stated below). Missing two exams is not allowed and will result in an ‘F’ in this class.

This course will involve proctored tests (including exams and quizzes) and these will be conducted online (again, through Blackboard). There will be no on-campus or in-person proctoring, so online testing is the only option. On top of this, there is an added layer, using some software that works in tandem with Blackboard called Respondus Monitor (which engages what is referred to as a **lockdown browser**). To use this, you will need a webcam during the testing process. This camera can be integrated into your computer or an external webcam that plugs into your computer. If you have a computer that has a built-in camera, you should be all set; if it does not, then you would want to acquire one of these and make sure that it works well with your computer. Students are responsible for purchasing and knowing how to use the technologies involved in this course. Please contact OIT at TAMU for additional assistance far in advance before exams and quizzes. The instructor will not be able to answer technology-related questions. The exam and quiz are open strictly according to the class time. For example, if an exam is held on Monday, then you can only take it from 9:40 am to 10:35 am on that day. **Please expect that each student will get problems in different orders with the same difficulty level. Also, note that the instructor has the sole judgment of each problem's difficulty level. Students have the sole responsibility to figure out the technology-related problems before the exam. Therefore, technical issues should not be a reason to miss an exam.**

Please note that the instructor may adjust exam and quiz dates as needed to reflect the course's progress. Therefore, it is the student's responsibility to check dusty email or blackboard announcements about these important dates on a daily basis.

Homework Assignments:

Students should submit the homework on time (due dates and times are set by the instructor). If the homework involves Excel or computer software, related electronic files should also be submitted through Blackboard on time. Late submissions are not permitted and a zero will be assigned to that assignment. Students are given approximately one week for each homework assignment. There are a total of three homework assignments and each is worth 5%. Homework assignments are open book and open notes. Please note that homework assignments are not limited to the following: reading assignments, problems after each subsection, problems at the end of each chapter, etc. Make sure to complete all readings and problems included in every assignment. **There are no makeup assignments.** Discussion between students is not allowed and will result in a zero for those students who turn in similar assignments. Using AI tools (e.g., ChatGPT) is not allowed either. **The instructor reserves the right to judge the similarity.** Copying from other students or from AI will result in a grade of ZERO. Students will submit assignments through ‘Turnitin assignment’ in Blackboard and ‘Turnitin assignment’ will facilitate the judgment made by the instructor.

ONLY MICROSOFT WORD DOCUMENT IS ACCEPTED. PDF OR HANDWRITING WILL NOT BE ACCEPTED.

General Expectations and Responsibility for This Course

Students must have honesty, self-motivation, care, duty, and the ability to use technology to enhance the learning experience. Reading the textbooks, completing the quizzes and homework sets, and taking exams are the major responsibilities for the student during this course.

Student and Instructor Communication Policy and Response Time

Please communicate with your professor via e-mail outside office hours. If you need an online meeting during the office hour, please make an appointment in advance with no exceptions. To give you the feedback you need, please include all your information, course section, assignment, and e-mail. I will respond within 24 hours during weekdays and 72 hours during weekends and holidays.

Besides in class (or class videos), the instructor will use Blackboard announcements and e-mail to communicate everything, such as the deadline times and new policies. Please check our Blackboard page and your Dusty e-mail account routinely and frequently (say, at least once every day) throughout the entire semester.

Assignments and Assessments: **The deadline times are stated either in the Course Calendar (the last page) of this syllabus, in-class (or class videos), or in Blackboard/e-mail announcements. Please always get informed of the latest information and due dates/times.**

Additional Notes

Students who are struggling with course materials have priority over my office hours. The students in this situation are strongly recommended to contact the instructor as soon as possible. Please do not start to contact the instructor around or after the exams or just before the end of the semester because the instructor can do nothing with the grades then.

Attendance Policy:

Class attendance is required. The instructor will not repeat the whole lecture for those who are absent for any reason.

Good Reason Policy:

If a student has to miss an exam because of an emergency, the student is responsible for (1) **notifying the instructor at least 30 minutes before the scheduled starting exam time AND will need to (2) provide a written excuse and evidence stating the good reason for missing.** Examples of good reasons for missing exams are physical or mental sickness (you or your immediate family members), traffic accidents, and pregnant or parenting students who require urgent care. Examples of bad reasons for missing exams: are not having time to prepare, forgetting the exam day, feeling overwhelmed, etc. The instructor reserves the right to judge individual cases.

Changes to syllabus:

The instructor reserves the right to make reasonable changes to the syllabus at any time. Notification to students of changes to the course syllabus will occur in class, by email, or via Blackboard announcements.

Office of Disability Services

Any student who feels s/he may need accommodations based on the impact of a disability should contact the Disability Coordinator directly to discuss your specific needs. You may contact the Disability Services for Students office at 956-326-3086. They are located in the Student Center, room 126.

<https://www.tamui.edu/disability/dsservices.shtml>

It is highly recommended that exam accommodations are made at the beginning of each semester. It is the student's responsibility to make reservations directly through ODS.

Technology and Subscription Requirements

Hardware: You have to own a computer laptop or desktop (not older than five years), with high-speed Internet access, speakers, a microphone, and a **webcam**. **Required Software and Services Subscriptions:** You need to install the Respondus LockDown Browser and Monitor to take exams. **You will also have to subscribe to (1) Respondus LockDown Browser (Free) and Monitor (\$15 fee). A detailed description is in the section "Respondus LockDown Browser (Free) and Monitor (\$15 fee) Requirement". Students should contact the Office of Information Technology (OIT) for detailed information on the installation and subscriptions. It is the student's responsibility to set up, subscribe, and communicate with the OIT, and these are not excuses for late submission or missing an exam.** More information is provided below.

Additional Software: You will need the following additional software: Microsoft PowerPoint for viewing lesson presentations and Microsoft Word for viewing course files and submitting assignments. You also need Adobe Acrobat Reader. TAMIU Students may access online versions of this software

through their Dusty Office 365 account at <https://dusty.tamui.edu/>. This site also provides students access to download the Microsoft suite for educational use. Microsoft Office Excel, PowerPoint, and Word programs. You also need a Browser (Chrome, Firefox, Safari, or Explorer) to have access to these programs.

If you do not own the required hardware, or software, or do not have access to high-speed Internet, it will be highly challenging for you to make any progress in this class. It is the student's responsibility to get these requirements available, and this is not an excuse for the missed or late assignments and exams. Most of the required materials can either be found free of charge at TAMIU's library, computer labs, and classrooms. Besides, you may also purchase any of these items at any electronics store.

Webcam Checkout for Personal Computer: If students are unable to use personal or borrowed computers and equipment, students may stop by the Instructional Technology and Distance Education Services office to check out webcams (with built-in microphones). The office is located at Killam Library 259 (down the hall from the HelpDesk) and is open Monday through Friday from 8 AM to 7 PM. Checkout for a webcam is on a first-come, first-service basis. Speak with an eLearning staff member to check out a camera. Students will sign an Equipment Loaner Agreement, making them responsible for the care of the camera. Webcams checked out must be returned within five business days of the checkout date.

Respondus LockDown Browser (Free) and Monitor (\$15 fee) Requirement

This course requires the use of LockDown Browser and Respondus Monitor (webcam) for online exams. The webcam can be built into your computer or can be the type that plugs in with a USB cable. Watch this short video (<http://www.respondus.com/products/lockdown-browser/student-movie.shtml/>) to get a basic understanding of LockDown Browser and Respondus Monitor (the webcam feature). A student Quick Start Guide (PDF) (<http://www.respondus.com/products/monitor/guides.shtml/>) is also available.

Download Instructions

Click the **Student Support** top-middle tab located in Blackboard. Scroll down to the Instructional Technologies section, and click on the Respondus LockDown Browser icon. The download is **free**.

Once Installed

- Open LockDown Browser
- Log into Blackboard Learn
- Navigate to the test and begin

Note: You won't be able to access tests with a standard web browser. If this is tried, an error message will indicate that the test requires the use of LockDown Browser. Simply start LockDown Browser and navigate back to the exam to continue.

Cost for Respondus Monitor

There is a **\$15 fee** for the webcam feature that's used with LockDown Browser (sometimes referred to as Respondus Monitor). This is a one-time fee, valid for 12 months (365 days) for all courses or exams that use Respondus Monitor. You will be prompted to make the purchase the first time an exam requires the use of LockDown Browser's webcam feature. Payment can be made with PayPal, Visa or Mastercard.

To pay for Respondus Monitor:

1. Start Respondus LockDown Browser.
2. Navigate to your test.
3. Complete the set-up process, which includes a payment screen for entering credit card information.
4. Payment and entering credit card information is only necessary one-time per course.

Guidelines

When taking an online exam that requires LockDown Browser and a webcam, remember to:

- Select a location where you won't be interrupted
- Before starting the test, know how much time is available for it, and also that you've allotted sufficient time to complete it
- Turn off all other devices (e.g. tablets, phones, second computers)
- Clear your area of all external materials – books, papers, other devices

- Remain at your computer for the duration of the test
- To produce a good webcam video, do the following:
 - Avoid wearing baseball caps or hats with brims
 - Ensure your computer or tablet is on a firm surface (a desk or table) — not on your lap, a bed, or another surface that might move
 - If using a built-in webcam, avoid tilting the screen after the webcam setup is complete
 - Take the exam in a well-lit room and avoid backlighting, such as sitting with your back to a window
- LockDown Browser will prevent you from accessing other websites or applications; you will be unable to exit the test until all questions are completed and submitted.

Getting Help

Several resources are available if you encounter problems with LockDown Browser:

- The Windows and Mac versions of LockDown Browser have a “Help Center” button located on the toolbar. Use the “System & Network Check” to troubleshoot issues.
- If you have problems downloading, installing, or taking a test with Respondus LockDown Browser, e-mail the TAMIU eLearning Team at elearning@tamiu.edu.

Other Course Policies:

Blackboard

Be sure you can log in to Blackboard and access this class. Please let me know as soon as possible if you cannot do so. Please frequently receive your email and log in to Blackboard to get the latest notifications and class materials.

Cell Phones and Smart Devices

Please turn your cell phones and smart devices off or to vibrate mode.

Course Evaluations

The instructor openly encourages students to provide feedback in class, during office hours, or through the course evaluation process. This feedback is valuable to the instructor on how his performance can be improved.

Schedule of Topics and Assignments

Week of	Agenda/Topic	Reading(s)	Due
8/26	Syllabus and Introduction; An Overview (Ch. 1)		
9/2	Government Policy and Regulation (Ch. 2)		
9/9	Organization and Structure (Ch. 3); Financial Statements (Ch. 5)		
9/16	Financial Statements (Ch. 5); Review for Exam 1		
9/23	Midterm Exam #1 online; Measuring and Evaluating the Performance (Ch. 6)		
9/30	Measuring and Evaluating the Performance (Ch. 6); Asset-Liability Management & Duration (Ch. 7)		
10/7	Asset-Liability Management & Duration (Ch. 7); Loan Sales, Credit Standbys, and Credit Derivatives (Ch. 9)		
10/14	Loan Sales, Credit Standbys, and Credit Derivatives (Ch. 9); The investment Function (Ch. 10)		

10/21	The investment Function (Ch. 10); Review; Midterm Exam #2 online
10/28	Liquidity and Reserves Management (Ch. 11)
11/4	Investment Banking, Insurance, and Other Sources of Fee Income (Ch. 14)/ Consumer Loans, Credit Cards, and Real Estate Lending (Ch. 18)
11/11	Consumer Loans, Credit Cards, and Real Estate Lending (Ch. 18)
11/18	Exam 3 review; Midterm Exam #3 online
11/25	Consumer Loans, Credit Cards, and Real Estate Lending (Ch. 18); Final exam review
12/2	Final exam (Exam 4) Dec 4 from 9:40am-11:40am online

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)

TAMU 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).

TAMU Honor Code: Plagiarism and Cheating

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

TAMU 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 TAMU Honor Code requires that you report any such instances of cheating.
- **Student Right of Appeal:** Faculty will notify students immediately via the student's TAMU 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 TAMU 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.tamiu.edu/studentaffairs/StudentHandbook1.shtml> (<http://www.tamiu.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@tamiu.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.tamiu.edu/reportit> (<https://www.tamiu.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@tamiu.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.