

FIN 5310 - Financial Management: Financial Management-SPN/UR

Fall 2025 Syllabus, Section 1H1, CRN 17333

Instructor Information

Heriberto Garcia

Email: hgarcianunez@tamiu.edu

Office: WHTC203K

Office Hours:

Monday and Wednesday from 13:30 hrs to 15:00 hrs

Tuesday and Thursday from 14:00 hrs to 16:00 hrs

Times and Location

Does Not Meet Face-to-Face

Course Description

This course focuses on the analysis, evaluation, and application of contemporary theories of finance. Material covered includes: the financial environment, valuation concepts, capital budgeting, capital structure and dividend policy, working capital management, issue in international finance, mergers and acquisitions, and long-term financing.

Intl Banking&Finance Studies Department, Sanchez School of Business

Additional Course Information

Artificial Intelligence Policy (AI)

You can use any tool of AI tool to learn the course material and to practice real cases on your own; this use must be limited to the learning process. However, it is prohibited to use, copy, or submit work generated by AI to any of the following activities:

- 1- Exams or any assessment process.*
- 2- Discussion forums, including initial posts or comments to your colleagues.*
- 3- Any case report, case analysis, questions, or any written activity to be submitted is part of the grading process.*

If your professor finds that any of the above activities have breached this AI policy, your case will be submitted to the Student Honor Council, and your grade in this course will be an F, including the plagiarism issue in your Transcript.

No exceptions, no excuses.

Plagiarism is the presentation of someone else's work as one's own. Recently, the Internet has complicated the picture. Getting something from the Internet and presenting it as one's own is still plagiarism. Copying another student's paper or a portion of the paper is usually called "copying". Neither plagiarism nor copying will be tolerated. **Should a faculty member discover that a student has committed plagiarism, the student will receive a grade of 'F' in that course, and the matter may, if necessary, be referred to the TAMIU Honor Council for possible disciplinary action.**

This 14-week course will consist of 11 topics. Module folders are located under the Course Materials, Activities, and Assessments icon in the Blackboard course. During each module, you will find a Module Introduction that will provide you with an overview of the important concepts for the module and an overview of the assignments that will be due for that particular module. The Course Objectives are provided in each module folder to remind you of what you will learn throughout the course. The Module Objectives are listed in each module folder to provide a focus on what the main objectives will be for each module. An overview of the module activities will provide you with an outline of the different activities and due dates for all

assignments in each module. In addition, lecture materials, such as PowerPoint presentations, will be provided in each module folder. Finally, you will find links to all of your assignments in the module folders.

Below is an overview of the different types of assignments that you will complete during this course.

This course is more quantitative-oriented than most graduate courses, ergo students must have the ability to understand the concepts covered in the textbook and apply the concepts to real-world business cases.

Reading the chapters every week and solving problems and exercises covered at the end of each chapter is one of the major responsibilities of the student during this course. In addition, 2 book summary reports will require the student to understand the materials in order to achieve what is required.

2 exams are assigned; these exams will cover concepts found in the textbook. To perform well on exams, students should read all assigned chapters thoroughly, watch the course lectures available with the textbook resources, and work through all guided examples for each module.

Exams become available during specific dates and hours, as seen in the schedule table. Students will have 2 hours to complete. **Students should not receive assistance from any person or any other source.**

The exams are strictly timed, and at the end of the allotted time, access to the exam will end. The exam clock will start the first time the student opens the exam. Students should ensure that before they access an exam, they have reliable access to the internet. I recommend that you come to campus to take the exams if you do not have access to reliable internet. The instructor cannot restart the exam clock, nor can students be given a second opportunity to take the exam. Plan ahead and be prepared.

Course Messages/Emails

The best way to contact your instructor is through email. For the purposes of this course, all communication and exchanges will be through the *Blackboard* course email facility on Blackboard. The instructor's response to a student's email will be within 48 hours.

• Assignments and Assessments

Given the fast pace of this course, all written assignments, discussion forums, and assessments will have a specific time and date to engage and complete. That said, submission deadlines will be strictly observed. Hence, you will need to engage and complete these assignments and assessments on time.

The specific time and date to access, engage, and complete any particular assignment or assessment are duly posted in the syllabus and in the Blackboard course.

With regards to feedback time for exams and critique assignments, these will be available within 48 hours from the close of these assessments and assignments submission portal on Blackboard. For the final grade, feedback will be available within 48 hours after the course ends.

Program Learning Outcomes

- CO1: Define the theories of finance.
- CO2: Describe the financial market that involves key financial decisions.
- CO3: Analyze the capital budgeting process.
- CO4: Identify how international financial markets have influenced the domestic financial markets.
- CO5: Identify short-term and long-term debt securities' interest rates and understand the determinants of interest rates and changes in interest rates, and the role of interest rates in security valuation
- CO6: Assess and discern the relationship between risk and return for investors and the firm.
- CO7: Understand the components of the cost of capital and evaluate the cost of capital components and the overall cost of capital of the firm using the investors' estimated rates of return on bonds, common stock, and preferred stock
- CO8: Understand different capital budgeting techniques and evaluate the rate of return of investment projects using capital budgeting techniques such as the net present value and internal rate of return
- CO9: Understand different capital structure theories and evaluate the effect of indebtedness on the earnings and value of a firm

Student Learning Outcomes

Module Bonds

- Identify different types of debt markets and debt securities
- Identify ratings of bond risk
- Compute the present value of a bond
- Compute bond returns
- Evaluate the effect of interest rate changes on bond values

Module Stocks

- Identify characteristics of preferred stock and common stock
- Compute the present value of stocks using the constant-growth dividend valuation model
- Identify other common stock valuation models
- Identify factors that change stock prices

Module: The Risk and Return of Common Stock

- Compute the risk of investing in common stock
- Compute the expected return of common stock
- Identify different types of risk of investing in common stock
- Evaluate investment return using the capital asset pricing model
- Determine when a stock market price is fair or in equilibrium
- Identify relevant or systematic risk of investing in common stock

Module: The Cost of Capital

- Compute the component cost of debt, preferred stock, retained earnings, and new equity capital
- Compute the weighted average cost of capital
- Compute the marginal cost of capital
- Evaluate the relationship between the weighted average cost of capital and investors' required rates of return

Module Capital Budgeting

- Identify capital budgeting techniques
- Evaluate the net present value and internal rate of return of investment projects
- Identify the net present value and internal rate of return methods as the appropriate methods to select and rank investment projects
- Evaluate the modified internal rate of return of an investment project
- Evaluate the traditional and discounted payback period of an investment project

Important Dates

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

Textbooks

Group	Title	Author	ISBN
	• Financial Management: Theory and Practice.	• by Eugene F. Brigham, Michael Ehrhardt.	17th Edition.

Grading Criteria

3 Case Reports 30%, each 10%

2 Book Reports 20%, each 10%

2 Exams 50%, each 25%.

3 Case reports 30% + 2 Book Reports 20% + 2 Exams 50% = 100%

GRADE	PERCENTAGE
A	91-100
B	80-90.9
C	70-79.9
D	60-69.9
F	Below 60

Open Boilerplate

Case Reports Description: You will be assigned a public firm traded in one of the major financial markets. Below are the instructions:

1. You will be assigned to one public firm during the semester.
2. You must visit the company's official web page to download the latest 3 SEC Filings 10K Reports. You must download the PDF files from the last 3 years.
3. Inside the SEC 10K Annual reports, you must read the sections related to Part 1. Business Descriptions and Risk Factors. Part 2. Selected Financial Data and Management's Discussion and Analysis. Part 4. Financial statements and notes to the consolidated financial statements.
4. As described in section X Course Topics/Course Calendar/Schedule Table, there are some topics and chapters to read each week. For example, for Module 1, which represents the first week of the course, we are going to cover the concept of the Framework for Analyst and Valuation Module 1. You must read this chapter.
5. After reading the SEC10K files from your firm and the related chapter for the week. Then you will be able to make the weekly case report. Below is the content and requisites for the report.

Content related to the 3 case reports.

Each report must provide calculations using an Excel Spreadsheet, and conclusions must be included in a Word document file. The 3 case reports are going to be related to your semester's real case company assigned by your professor at the beginning of the semester.

Each number below must be addressed in one Excel tab.

Case Report 1.

- 1- Evaluate the 4 economic dimensions of your firm: liquidity, profitability, debt-paying ability, and Investors. Here, you must perform the FSA for your firm. Your conclusions must be based on at least 3 years of analysis. Evaluate means whether the dimension is improving, stable, or getting worse.
- 2- Select one of the company bonds issued in the past. Given the actual rates, perform an economic valuation answering what the market price of the bond is, including the calculations in the spreadsheet and conclusions in your Word document.
- 3- Calculate the Beta of your firm, using 60 historical monthly data. Provide conclusions and calculations.

Case Report 2

- 1-Using any of the methods from your textbook, select the most appropriate for your firm to conclude the Value of your company stock.
- 2-Select one option instrument used by your firm and explain the motives, reasons, economics, and risk management foundations. Provide specific details about the instrument.
- 3- Using the company's beta calculations and all financial liabilities of the firm, calculate the Cost of Capital of your firm, using the Weighted Average Cost of Capital, WACC, and use the previous year's tax rate to conclude the actual WACC.

Case Report 3

- 1- Forecast at least 5 years of cash flow, using your assumptions. Remember, you must forecast the cash flow to reach the economic value of your firm.
- 2- Calculate using the previous point the value of your firm.
- 3- Conclude how the actually expected cash flow is related to the capital structure of your firm.

All Case Reports must pass the SAFE ASSIGN TOOL NO MORE THAN 10% ORIGINALITY SCORE. Visit the following page if you need to learn more about the Safe Assign Tool <http://www.tamui.edu/distance/students/elearning-orientation.shtml> or by contacting the eLearning team at elearning@tamui.edu.

Your report must pass the originality report with a score lower than 10%. If your case report is above the 10% originality score maximum accepted level, **your grade will be zero**. You will have the opportunity to reduce your originality score as long as the dropbox is open; sometimes it will be required to submit the file several times to reach below the 10% permitted. **No late submissions are accepted.**

2 Book Reports

You are about to read 2 of the best business books; some of these books are old, and they shaped the way businesses are run now, so we need to go back and learn from the best business 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 the 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; it is prohibited to use CHATGPT or any AI tool to generate text to include in your report. You can use AI tools to better understand your book reading, but your report must be you as the original author. You can use any format to write your report, APA or Chicago, or your own format.

At the end of the book report, you must create one image, named a 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.

Your file must pass the SafeAssign 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 copy head titles or something similar.

You will be able to submit your file several times to reduce your SafeAssign score, as long as the dropbox is open. If for any reason your SafeAssign 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.

2 Exams: You must install and learn how to use the MONITOR Respondus Software. Exams will be scheduled in advance every week. See the schedule table to know exactly the schedule for the semester. Exams will be available only at the scheduled time at the end of this document. Exams will be open-ended questions, multiple-choice questions, or a combination of both. For the Exams, it will be required to know 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 at a minimum of 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 48 hours after the due date. See the schedule table to know exactly the chapters that are covered for each exam. Because here I am informing you in ADVANCE due exams are graded with ZERO.

The final exam is comprehensive. It covers all the chapters covered in this course.

Because exams are a combination of open-ended and multiple-choice questions, here are some basic rules and ideas in regard to 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 or open-ended question, try not to exceed 15 minutes of your time.**
3. **Essay, calculations, or open-ended questions require you to calculate and support your answers; if you just answer without explanations, without calculations or logic behind the answer, you will have only half the points of that question.**
4. **Writing something just to repeat or justify that you answered something that is unrelated to the question, you will have no credit.**

If you have for any reason more than 5 flags using the **Monitor Respondus Software**, your grade will be ZERO. If you have two exams with 5 flags, your case will be submitted to the Honors Student Committee.

Flags are produced when you are seeing other places except for your screen monitor. **Cheating is a serious offense in this course.**

It is obvious to tell you that you cannot chat, nor communicate, or talk with any other person during the exam. Exams are individual, and Cheating is a SERIOUS offense in this course.



Schedule of Topics and Assignments

Week of	Agenda/Topic	Reading(s)	Due
8/25	Syllabus and Course Rules		Live Session on 8/30 at 10 AM CST
9/1	Chapter 5. Bonds, Bond Valuation, and Interest Rates		Book Report 1 due on 9/12
9/8	Chapter 6. Risk and Return		
9/15	Chapter 7. Corporate Valuation, Stock Valuation, and Stock Market Equilibrium Rates		Case Report 1 due on 9/19 Live Session on 9/20 at 10 AM CST
9/22	Chapter 9. The Cost of Capital Chapter 10. The Basics of Capital Budgeting: Evaluating Cash Flows		
9/29	Chapter 11. Cash Flow Estimation and Risk Analysis		Case Report 2 due on 10/3 Live Session on 10/4 at 10 AM CST
10/6	Exam 1 on Saturday 10/11/25 from 9 AM to 11 AM		
10/13	Chapter 12. Corporate Valuation and Financial Planning		
10/20	Chapter 13. Corporate Governance		Book Report 2 due on 9/24
10/27	Chapter 14. Distributions to Shareholders: Dividends and Repurchases Chapter 15. Capital Structure Decisions		
11/3	Chapter 18. Public and Private Financing: Initial Offerings, Seasoned Offerings, and Investment Banks		Case Report 3 due on 11/7 Live Session on 11/8 at 10 AM CST
11/10	Chapter 20. Hybrid Financing: Preferred Stock, Warrants, and Convertibles		
11/17	Chapter 21. Dynamic Capital Structures and Corporate Valuation Chapter 24. Bankruptcy, Reorganization, and Liquidation		
11/24	Thanksgiving Holidays		
12/1	Final Comprehensive on Saturday 12/06/25 from 9 AM to 11 AM		

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)

In the classroom, students are expected to listen attentively, participate respectfully, and adhere to established rules. Behavior that interferes with the class lecture may result in disciplinary action, ensuring a productive and respectful learning environment for everyone. Any disputes over academic matters should be addressed calmly and constructively, ideally during designated times such as office hours or after class. If a student does not agree with a decision, they can request a meeting with the instructor to discuss their concerns in more detail. Should further resolution be needed, the student may escalate the matter to the department head or use formal grievance procedures as outlined in the sections below. (please refer to Student Handbook Article 4 (<https://www.tamiau.edu/handbook/article-04.shtml>)).

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 Student Handbook (<https://www.tamiau.edu/handbook/index.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 SafeZone (<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 Disability Services for Students located in Student Center 124. 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 Office of Disability Services for Students.

For accommodations or assistance with disabilities, contact the Disability Coordinator, Karla Pedraza, at karla.pedraza@tamiu.edu, call 956.326.2763, or visit Student Center 124.

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: [Student Handbook \(https://www.tamiu.edu/handbook/index.shtml\)](https://www.tamiu.edu/handbook/index.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. Students who experience or observe alleged or suspected discrimination due to their pregnant/parenting status, should report to 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, *Report It*, at <https://www.tamiu.edu/reportit> (<https://www.tamiu.edu/reportit/index.shtml>).

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 Compliance (Lorissa M. Cortez, lorissam.cortez@tamiu.edu) can assist the student and professor in working out the reasonable accommodation. For other questions or concerns regarding Title IX compliance related to pregnant/parenting students, contact the Title IX Coordinator. In the event that a student needs 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 LOAs 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*.

For parenting-related rights, accommodations, and resources, contact the Parenting Liaison, Mayra Hernandez, at mghernandez@tamiu.edu, call 956.326.2265, or visit Student Center 226.

For pregnancy-related rights, accommodations, and resources, contact the TIX Coordinator, Lorissa Cortez, at lorissam.cortez@tamiu.edu, call 956.326.2857, or visit Killam Library 159.

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, 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@tamiu.edu, 956.326.2857, via the anonymous electronic reporting website, *ReportIt* (<https://www.tamiu.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.