# FIN 3311 - Personal Finance

## Fall 2026 Syllabus, Section 180, CRN 17774

## Instructor Information

**Heriberto Garcia**
Email: hgarcianunez@tamiu.edu
Office Hours:
Office Hours Building WHTC 203
M From 11:00 Hrs to 12:30 Hrs
T From 14:00 Hrs to 15:30 Hrs
W From 11:00 Hrs to 12:30 Hrs
TR From 14:00 Hrs to 15:30 Hrs
F From 11:00 Hrs to 12:30 Hrs
Office Phone: 956-326-2510

## 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.
Intnl Banking&Finance Studies Department, Sanchez School of Business

## Additional Course Information

You must have the self-discipline to devote your time, energy, and focus to completing this course within the short summer session time frame.

This course requires students to read the textbook, watch and study videos, and perform several activities every week; reading and understanding each chapter covered during the semester is crucial to student success.

**Remember, you are about to cover one textbook in 3 months, so this course will require extra discipline and effort.**

**An average of at least 5 hours per week should be devoted to this course;** Students requiring accommodation should communicate their needs to the university so that they can receive appropriate accommodations.

**General expectations and student responsibility for this course:**

Online courses require several skills from the student; students must display the characteristics of honesty, self-motivation, care, and duty, as well as the ability to use technology to enhance the learning experience. This course is more quantitatively oriented than most undergraduate courses; students must have the ability to understand the concepts covered in the textbook and to apply the concepts to real personal finances.

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.

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 e-lectures available with the textbook resources, and work through all guided examples for each module. MindTap, the textbook provider tool, will help in this process.

Exams become available during the designated dates and hours. See the schedule table at the end of this document. Students will have between 1 and 2 hours to complete each exam. **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.

Remember, this is an online course, ergo I expect that you have reliable internet if you are working from home. Exams require Respondus Monitor, which requires a video recording while you are taking your exam. One way to minimize problems is to inform your family members to avoid using heavy download applications, streaming videos, gaming, or any app that requires a high volume of network connection during your exam. Please keep in mind this important solution

# Course Structure

*The learning process will use 3 different dimensions. Outside the classroom, you must produce 4 book summary reports, which will be related to the chapters and the application to your particular professional and financial goals. You will need to practice inside MindTap the problems, cases, and exercises. Finally, every 1.5 months, you will have the opportunity to assess the learning experience by taking 2 exams. Details for every activity are provided after the schedule table at the end of this document.*

***Artificial Intelligence Policy (AI) and the use of a different textbook***

***You can use any AI tool to learn the course material and 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 that 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.***

***If your professor finds that you are using a different TEXTBOOK for your book summaries, your grade will be zero, and your case will be submitted to the Student Honor Council.***

***No exceptions, no excuses.***

# 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, evaluate different investment alternatives, and make informed decisions about insurance and real estate issues.

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.

# Student Learning Outcomes

**MO1.1**: Discuss the benefits of using financial planning. (CO1)

**MO1.2**: Describe your personal goals, identify your assets, liabilities, and wealth. (CO1)

**MO1.3**: Compare the effect of economic environment, age, education, geographic location, and profession in the process of financial planning. (CO1)

**MO2.1**: Calculate the list of assets, liabilities, and net worth, using the format of a personal balance sheet. (CO1)

**MO2.2**: Describe the list of expenses and types of income to record, monitor, and control spending. (CO1)

**MO2.3**: Construct a cash budget to plan and build personal Financial Statements. (CO1)

**MO3.1**: Compare progressive income tax, interest, and dividend income and capital gains. (CO1)

**MO3.2**: Calculate taxable income using different tax forms and rate schedules. (CO1)

**MO3.3**: Identify sources to get help with your taxes and how software can make tax return preparation easier. (CO1)

**MO4.1**: Discuss the main financial services from the most important financial institutions, using different rates, commissions, fees, late fees, and other additional costs. (CO2)

**MO4.2**: Compare checking, electronic banking, savings, and smartphone app banking as a way to manage your liquidity. (CO2)

**MO4.3**: Calculate what it is compound interest and simple interest are earned from any of the financial products provided by the financial institutions. (CO2)

**MO5.1**: Discuss the different options to acquire a new or used vehicle. (CO2)

**MO5.2**: Calculate the rent or buy house analysis, including taxes, insurance, and interest cost. (CO2)

**MO5.3**: Describe the home-buying process and the mortgage financing process that meets the most important needs. (CO2)

**MO6.1**: Describe the benefits and problems of using credit. (CO3)

**MO6.2**: Compare the right credit cards and loans using benefits and problems. (CO3)

**MO6.3**: Describe the main issues regarding the credit problems and describe the personal bankruptcy process. (CO3)

**MO7.1**: Analyze different types of consumer loans, benefits, and problems. (CO3)

**MO7.2**: Calculate finance charges, single and multiple payments. (CO3)

**MO7.3**: Calculate an installment loan using interest cost when paying cash or taking out a loan. (CO3)

**MO8.1**: Discuss the premature mortality and the reasons to transfer this risk using life insurance. (CO4)

**MO8.2**: Compare various types of insurance options, including advantages and disadvantages. (CO4)

**MO8.3**: Analyze and select between different life insurance options. (CO4)

**MO9.1**: Discuss earning risk and the reasons to transfer this risk, health insurance, and public and private health providers. (CO4)

**MO9.2**: Compare various types of health insurance options, including coverage, providers, advantages, and disadvantages. (CO4)

**MO9.3**: Analyze different health insurance options. (CO4)

**MO10.1**: Discuss the risk exposures of having a real estate and vehicle, and how to transfer this risk using different types of insurance. (CO4)

**MO10.2**: Compare various types of property and automobile insurance options, including coverage, liability, providers' advantages, and disadvantages. (CO4)

**MO10.3**: Analyze the settlement claim process of each type of insurance. (CO4)

**MO11.1**: Discuss what investment objectives are and the relation with risk and return. (CO5)

**MO11.2**: Define what primary and secondary markets are and the relation with broker and dealer markets. (CO5)

**MO11.3**: Compare the different forms of investment information and their relation to the investment portfolio. (CO5)

**MO12.1**: Discuss the benefits of having different asset classes, such as stocks and bonds, in a portfolio. (CO5)

**MO12.2**: Compare the risk associated with having stocks and bonds using the process of valuation for each asset class. (CO5)

**MO12.3**: Compare the different types of bonds, calculating the yield for a bond. (CO5)

**MO13.1**: Compare the benefits of investing in ETFs versus Mutual Funds. (CO5)

**MO13.2**: Compare options, cost, availability, liquidity, and taxes between ETF's and Mutual Funds. (CO5)

**MO13.3**: Describe the role of real estate in a diversified investment portfolio using direct investment and indirect investment. (CO5)

**MO14.1**: Discuss the importance of retirement planning and the 3 biggest pitfalls to good planning. (CO6)

**MO14.2**: Calculate your income needs in retirement and the level of retirement income from various sources, including the Social Security Program. (CO6)

**MO14.3**: Compare the major pension plan types and, in the absence of a pension plan, the importance of self-directed retirement plans. (CO6)

**MO15.1**: Describe the role of estate planning in personal finance planning using the seven steps involved in the process. (CO6)

**MO15.2**: Describe what a bequest process is, comparing a will, testament, trust, and intestate. (CO6)

**MO15.3**: Compute the effect of taxes in a bequest process using different techniques to minimize estate taxes. (CO6)

# 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 | E.Thomas Garman, Jonathan J. Fox | ISBN-13: 9780357901557 |
| | | MindTap Tool from the textbook provider | |

# Other Course Materials

PowerPoint Presentations, End-of-Chapter Key Terms and Questions, Files with Practice Problems and Questions for Quizzes and Tests, and Chapter videos. All other course materials have been uploaded to this course on Blackboard under Content.

# Grading Criteria

**In determining the final course grade, the class uses the following grading scale:**

**A = 90 or more Points**

**B = 80 – < 90 Points**

**C = 70 – < 80 Points**

**D = 60 – < 70 Points**

**F = < 60 Points**

# Assignments

2 Exams, Case-Based questions, open-ended, including a final comprehensive exam. Exams will be based on cases, with 5 or 6 open-ended questions. Each exam accounts for 30% of your overall grade. Exams will account for this course: 2 exams X 30% = **60% of the final grade**

4 Book Reports regarding your textbook. Book reports are related to 4 book summary reports X 10% for each case report = **40% of the final grade**

**Total Points for the Course** = 60%+40% =100% of the final grade

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

## Rubrics and specific instructions for book summaries AND EXAMS will be given in Blackboard.

# Schedule of Topics and Assignments

| Week of | Agenda/Topic | Reading(s) | Due |
|---|---|---|---|
| 8/24 | Syllabus and Course Rules | You must read, download and explore the textbook and the MindTap tools | |
| 8/31 | 1. Thinking like a Financial Planner 2. Career Planning | Read the chapters and Practice problems inside MindTab | |
| 9/7 | 3. Financial Statements, Goals, and Budgets | Learn to calculate a Balance Sheet and a Cash Flow Statement | |
| 9/14 | 4. Managing Income Taxes | Learn to calculate your Taxes and ratios, use MindTab<br>Be sure you read the chapters 1 to 4 before you submit your BSR 1 | Book Summary Report 1 due on 9/18 |
| 9/21 | 5. Managing Checking and Savings Accounts 6. Building and Maintaining Good Credit | Read the chapters and Practice problems inside MindTab | |
| 9/28 | 7. Credit Cards and Consumer Loans 8. Vehicle and Other Major Purchases | Read the chapters and Practice problems inside MindTab<br>Learn to calculate an auto loan, present values, futures values and interest rates in a loan or credit | BSR 2 due on 10/2 |
| 10/5 | Exam 1 from 10/6 to 10/8 before midnight, chapters from 1 to 8. | Read the chapters 1 to 8 and Practice problems inside MindTab, cases and problems | Exam 1 from 10/6 to 10/8 before midnight, chapters from 1 to 8. |
| 10/12 | 9. Obtaining Affordable Housing 10. Managing Property and Liability Risk | Read, practice, calculate and explore inside MindTab | |
| 10/19 | 11. Planning for Health Care Expenses 12. Life Insurance Planning | Read these chapters in MindTab | BSR 3 due 10/23 |
| 10/26 | 13. Investment Fundamentals 14. Investing in Stocks and Bonds | Read these chapters in MindTab, practice some problems and open-ended questions in MindTab | |
| 11/2 | 15. Mutual and Exchange Traded Funds | Read these chapters in MindTab, practice some problems and open-ended questions in MindTab | |
| 11/9 | 16. Real Estate and High-Risk Investments | Read these chapters in MindTab, practice some problems and open-ended questions in MindTab | |

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|---|---|---|---|
| 11/16 | 17. Retirement and Estate Planning | Read these chapters in MindTab, practice some problems and open-ended questions in MindTab | BSR 4 due on 11/20 |
| 11/23 | THANKSGIVING HOLIDAYS | | |
| 11/30 | Final Comprenhensive from 12/02 TO 12/03 Before midnight | Read all chapters in MindTab, practice some problems and open-ended questions in MindTab | Final Comprenhensive from 12/02 TO 12/03 Before midnight |

# 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.tamiu.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.tamiu.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)).

## 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.

# Distance Education Courses

Course Structure

Students are expected to download and review the weekly materials already uploaded to this course on Blackboard and submit all required quizzes and exams in a timely manner. Besides the available Blackboard Forums for discussion and interaction throughout each week, students are expected to practice and submit required quizzes no later than Sunday midnight of each week, except for weeks with assigned exams. In addition, students are required to submit required exams on the scheduled dates in the syllabus.

Performance generally correlates directly with the time you put into your class work. Faculty members are not responsible for dropping students who suspend class activity.

## Student-Instructor Communication Policy and Response Time

Announcements/Course Messages/Emails
As per the syllabus, the instructor of this course will be available on demand through the duration of this class through the class Blackboard Forums and the Course Email. As part of the learning process, students in this class are expected to participate and interact through the class Blackboard Forums and Course Email with their peers and instructor on a weekly basis to discuss and clarify the readings and class assignments. Students that keep up with the weekly readings, discussions, and assignments in a timely manner not only maximize their learning but secure a passing grade by the last week of classes even before the final exam is due for submission. The instructor will post a summary of the concepts covered the previous week and a Guide for the coming week in Announcements starting with Week 2. In addition, the instructor will post personal notes on the concepts covered each week with examples and applications in Announcements. Finally, the Instructor will send Friday reminders of all required assignments due each class week in Announcements.

## Accommodations/Accessibility Policy

Texas A&M International University seeks to provide reasonable accommodation 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 educational opportunity. It is the student's responsibility to register with the Director of Student Counseling and to contact the faculty member in a timely fashion to arrange for suitable accommodation. For more information, contact the online at **Office of Disability Services for Students (DSS)**, via phone at 956.326.3086 or by visiting the staff at the Student Center, room 118. A link to the Disabilities Services for Students site has also been included under the "Resources" tab inside the course.

## Student Support Resources

The University wishes to have all students succeed in their courses. To provide support to our students, an array of services in the areas of technology support, academic support, student support, and accessibility support may be found at the University. For more information, visit the Instructional Technology and Distance Education Services page on **University Resources and Support Services**.

## Computer/Technology Requirements

*[Technology requirements must be listed for the course. Information on how to obtain software for purchase or download should be provided. See the following example. Customize technologies to include those that pertain to your course:]*

When participating in distance education courses, it is vital to consider the technology involved in order to have a successful course. Online students will need regular access to a personal computer that runs on a broadband Internet connection.

It is recommended that you meet the technical requirements listed on the Instructional Technology and Distance Education Services' webpage when using the learning management system (LMS) of the University.

**Additional Hardware.** For this class, you will need the following additional hardware: ***[list any additional required hardware here. Additionally, and if applicable, you may use the following statement:]*** Recently purchased laptops may have these built-in web cameras. If you do not have this equipment, it is recommended to purchase a stand-alone webcam, microphone, or a webcam with a built-in microphone from your local electronic store or any online store.

**NOTE**: Instructional Technology and Distance Education Services may check out available webcams to students on a first-come, first-served basis. To check out a webcam, please stop by Killam Library, Room 259, and request an available webcam.

**Additional Software. You will need the following additional software: *[list any additional software required here. Additionally, and if applicable, you may use the following statement:]*** 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**.

**Note**: Students, if you do not own the required hardware or software or do not have access to the Internet, it will be highly challenging for you to make any progress in this class. However, my goal is to assist you in finding solutions and guide you appropriately most of the required materials can either be found free of charge at TAMIU's library, classrooms, and available computer labs. **Visit Media Services' web page on the availability of on-campus computer labs.** In addition, you may also purchase any of these items at any electronic store.

## Learning Management System (Blackboard)

Students are provided with an orientation (*eLearning (Blackboard) Student Orientation*) and access to guides on how to use the Blackboard LMS. Guides may be available at **Instructional Technology and Distance Education Services' Student eLearning Tutorial Videos page** or by contacting the eLearning team at **elearning@tamiu.edu**.

## Minimum Technical Skills Expected

*[The description of the minimal technology skills is linked to OIT's statement of minimal skills. Faculty are required to update statements for additional technological skills from students.]*
When participating in distance education courses, it is vital to consider the technology involved in order to have a successful course. Students in distance education should have knowledge of basic computer and Internet skills, as mentioned on the **Instructional Technology and Distance Education Services' webpage**.

## Technical Support Services

Because of the nature of distance 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 (Blackboard Support), the OIT Help Desk, and E-mail support: **Technical Support Services**.

## Web Conferences/Synchronous sessions

*[Instructors that host synchronous virtual meeting sessions should list details on how students will meet with the instructor in this section and whether these meetings are optional or required. Include the frequency of these meetings and a general explanation of the purpose for these sessions.]*

## Grading Scale/Schema (after Grade Breakdown section)

In determining the final course grade, the following scale is used in percentage or point value.
A = 90 or more Points
B = 80 – < 90 Points
C = 70 – < 80 Points
D = 60 – < 70 Points
F = < 60 Points

Grades and feedback for submitted quizzes will be immediately available after each quiz submission. Grades and feedback for submitted exams will be available after the submission deadlines.

## Rubrics (may be included here and in the Syllabus and Overview in the course)

Rubrics, if needed, are attached to all assignments on Blackboard.

## Late Work Policy

Late submissions will be accepted. It is the responsibility of the student to drop the course before any drop deadline.

## Course Evaluation

At the end of this course, students are encouraged to complete a course evaluation that will be distributed to them via email and through a course link.

## Proctoring

*Respondus LockDown Browser/Monitor.*

This course requires the use of the LockDown Browser and Respondus Monitor (webcam) for those who select to take and submit exams online through Blackboard. The webcam is built-in on 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 for the Free LockDown Browser:

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.

Once Installed

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

Note: You will not 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.

Download Instructions for the Respondus Monitor: There is a fee for 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 need to purchase the Respondus Monitor the first time an exam requires the use of the LockDown Browser's webcam feature. You may pay with PayPal, Visa or Mastercard.

To pay for the Respondus Monitor:

1. Start the Respondus LockDown Browser (http://www.jsu.edu/online/current-students/resp_lock_browser_students.html).
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 the LockDown Browser and a webcam, remember the following guidelines:

- Select a location where you won't be interrupted
- Before starting the test, know how much time is available for it, and 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 other 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
- The 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 the LockDown Browser:

- The Windows and Mac versions of the 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 the Respondus LockDown Browser, email the TAMIU eLearning Team at elearning@tamiu.edu.

Webcam Checkout for Personal Computer

Students unable to use personal or borrowed computers and equipment 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 a.m. to 7 p.m. Checkout for a webcam is on a first come, first-service basis. Speak with an eLearning staff member to checkout a camera. Students will sign an Equipment Loaner Agreement, making them responsible for the care of the camera. Webcams are due back at the Instructional Technology and Distance Education Services office within five business days of the checkout date.

## Accessibility and Privacy Statements on Course Technologies

At Texas A&M International University, we believe that all students should have equal technology opportunities in the classroom. These technologies/sites may also require user data, such as the creation of a username and password. You may find the accessibility and privacy policies of the technologies used in this class on the following pages: **Accessibility Statements and Privacy Statements**.

## Syllabus Subject to Change

While information and assurances are provided in this course syllabus, it should be understood that content may change in keeping with new research and literature and that events beyond the control of the instructor could occur. Students will be informed of any substantive occurrences that will produce syllabus changes.