

# ECO 3310 - Money and Banking

## Spring 2026 Syllabus, Section 201, CRN 27442

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### Instructor Information

**Amit Ghosh**

Professor and Division Chair

Email: amit.ghosh@tamiu.edu

Office: WHTC 217A

Office Hours:

Monday and Wednesday 11 am-Noon; Tuesday and Thursday 10:15-11:15 am.

Email response within 24 hours Monday-Friday). Best way to communicate with me is by TAMIU email, not course message.

Office Phone: 956-326-2504

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### Times and Location

TR 8:30am-9:50am in Academic Innovation Center 224

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### Course Description

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### Additional Course Information

**My Expectations from Students:**

This is an advanced upper division course in Economics. A deeper level of engagement with the course material and an overall higher maturity in economics is expected from students. I have high standards. So, I expect you to be diligent throughout the semester showing keen interest in the material. *Studying in between class lectures is critical.* Review your notes following every class to make certain that you understand the material that was covered. Work on the online quizzes, brief projects as we cover the material and *avoid procrastination.* Each topic builds on earlier material and as such an understanding of the material as we go is important. This course will be much easier (and more enjoyable) if you keep pace with the materials. If you do not, it will become very hard to catch up. Also if you have a question, feel free to contact me during my office hours and do not wait till the day before an exam.

**Course Requirements:**

The course will comprise of 4 online quizzes, 2 in-semester in-class exams, a comprehensive final examination (all closed book, closed notes, closed neighbor), and a short group presentation. *Late submissions of assignments are not accepted.*

For the online quizzes we will use Respondus Lockdown browser and monitor. You are allowed to make two attempts with a time-limit of 1 hour for each attempt. The highest score of the two attempts will count toward your course grade.

As per TAMIU policies, the exams will be given during class time only. Likewise, the final exam will be given during the University decided date and time only. Also I do not give make-up exams. In the event of an exam missed due to extenuating circumstance notify me as soon as possible before the exam. Make-up exams may be conducted at my discretion or the grade weights for that exam will be added to the subsequent midterm or final exam, subject to evidence of appropriate documentation. *The best policy is not to miss an exam.*

**AI policy:**

Students may explore the use of generative artificial intelligence (GAI) tools such as ChatGPT for assignments. Any such use must be appropriately acknowledged and cited. It is each student's responsibility to assess the validity and applicability of any GAI output that is submitted; you bear the final responsibility. Violations of this policy will be considered academic misconduct. AI is a tool, but one that you need to acknowledge using. You will

be responsible for any inaccurate, biased, offensive, or otherwise unethical content you submit regardless of whether it originally comes from you or a large language model.

### ECO 3310 – Group Presentation during Class Time: Mock FOMC Meeting

**Objective:** This student-led activity will meet CLOs 5-8.

Our simulated monetary policy exercise is scheduled for **Apr 16<sup>th</sup>, 21<sup>st</sup>, and 23<sup>rd</sup>**, during class time in our classroom.

This will allow you to take your classroom learning to a real-world scenario and hence enrich your learning experience and make it more enjoyable. It will also allow you to share information with your peers.

The 2026 FOMC consists of the following regional FED Presidents – Cleveland, Dallas, Minneapolis, New York and Philadelphia.

**Group composition:** We will have 5 groups comprising evenly of 13 members (based on final course enrollments), representing each regional FED in the 2026 FOMC.

**Requirements:** Each group will make a 15-20 minute PowerPoint presentation. The presentation will comprise of two parts. In the first part, each group will comment on current economic conditions and outlook. This is called the **Outlook Go-Round**. In the second part each group will make their recommendations for the federal funds rate (deliberate on increasing, decreasing or keeping it unchanged) and what the rationale is. This is called the **Policy Go-Round**.

Finally, I will go last and will summarize the FOMC's decision.

A few things to keep in mind:

1. I will assign the groups and the regional FED you will analyze. Also each group should feel free to seek guidance from me if you need to.
  2. Each group is representing a regional Fed President and his (her) team. So emphasize more on their regional (that district's) economic conditions on concepts like inflation, employment (or unemployment), wages, housing market statistics, banking issues, state wise GDP etc.
  3. Regional banks have different foci. The New York Fed handles all international transactions, so they might pay more attention to international factors. The regional Feds in the Midwest deals with more farming community issues.
- So, try to bring their regional issues and priorities in the FOMC meeting.
4. All members should have the group's PPT slide with them. Each member can **prepare 1-2 slides each** to distribute the work evenly. Email me the PowerPoint file after the presentation.
  5. You will be judged (individually) on the basis of professionalism and clarity of presentation, clarity of speech, and quality of content by me and by your peers using an evaluation sheet.
  6. I will be sharing a peer evaluation sheet on your own group's work for you to fill-up and submit.
  7. The next real FOMC meeting after our class presentation will be on April 28<sup>th</sup>-29<sup>th</sup>, so it will be interesting to see if they recommend the same policy our class does!!
  8. For your better guidance, I will share a sample template presentation.

Some useful resources for your presentation:

1. Beige Book: <http://www.federalreserve.gov/fomc/beigebook/2010/default.htm>

This is a valuable resource for the FOMC compiled by Fed economists 8 times a year. It has detailed information by district and a summary for the whole economy.

2. National Income Data: <http://www.bea.gov/>

All the latest data on GDP, trade, profits, personal income, etc.

3. Bureau of Labor Statistics: <http://www.bls.gov/> (<http://www.bls.gov/%20>)

Latest statistics on inflation, wages, productivity, etc.

4. Federal Reserve Statistics: <http://www.federalreserve.gov/releases/>

Latest data on money supply, interest rates, consumer credit, industrial production, capacity utilization, and bank assets and liabilities.

5. Census Bureau Housing Statistics: <http://www.census.gov/>

Just click on the Housing category. Housing starts and permits.

Regional Fed websites (see links provided on Blackboard).

#### **Extra Credit Opportunity: ECO 3310 Micro credential:**

Experiential learning, which is commonly known as "learning by doing" or "hands-on learning" can empower students with skills, knowledge, and experiences needed to thrive academically and professionally.

This experiential learning opportunity is part of our career readiness initiatives for students, to foster your data-literacy skills and an opportunity for hands-on learning. Completing this micro-credential and earning the digital badge or the micro-credential certificate will enhance your professional development, and you could include this in your resume.

**Requirement:** As part of TAMIU's partnership with Coursera you would need to complete the following micro-credential and all the required modules therein.

If you complete the micro credential and obtain the certificate, **25 extra credit points will be added to your quiz scores.**

**Micro credential: Business Intelligence (BI) Essentials** – 6 modules (Approximate time of 2, 3, 2, 1,2 and 2 hours, respectively, needed to complete).

Deadline: **March 31<sup>st</sup>, 2026, 11:59 pm.**

You have time throughout the course of the semester to work on this credential and complete all 6 modules. I highly encourage you to **start early and not procrastinate.**

## **Program Learning Outcomes**

Identify the impact of multiculturalism on business.

Comprehend general business concepts and theories.

Analyze and evaluate economic theories and their applications to business decision making in a global setting.

Effectively communicate, in writing, economic theories, and relationships.

Recognize ethical factors in the business environment.

## **Student Learning Outcomes**

**CLO 1.** By the end of this semester students will be able to identify specialized terms and verbiage in common usage in banking and financial markets.

**CLO 2.** By the end of this course students will be able to explain the underlying factors that influence the banking industry and financial markets, from an economics perspective.

**CLO 3.** By the end of this course students will be able to apply both microeconomic and macroeconomic analyses to study financial markets, banking system and monetary policy.

**CLO 4.** In this course students will associate the theories to analyze important episodes of banking crises – the recent 2008 US crisis, and the European banking crises.

**CLO 5.** In this course students will categorize banking issues under three dimensions -- analysis of national level banking issues, regional level analysis, and international banking topics.

**CLO 6.** Students will evaluate the various policy choices available to stabilize the economy in the aftermath of a banking crisis or a health pandemic.

**CLO 7.** Students will communicate effectively in both speech and writing.

**CLO 8.** Students will develop evidence-based analysis skills using real world banking data.

## Important Dates

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

## Textbooks

Group	Title	Author	ISBN
Required	The Economics of Money, Banking and Financial Markets	Frederic S. Mishkin	9780136893882

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## Other Course Materials

### 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. 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 ([http://www.jsu.edu/online/current-students/resp\\_lock\\_browser\\_students.html](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 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 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 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
- 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, email the TAMIU eLearning Team at [elearning@tamiu.edu](mailto:elearning@tamiu.edu).

### 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 **Dr. Billy F. Cowart Hall Room 105** and is open **Monday through Friday from 7:30 a.m. to 6 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 checked out must be returned within five business days of the checkout date.

## Grading Criteria

Attendance in class is required and part of your course grade. You are allowed up to 5 absences that will not be counted. After that every single class session missed, whatever the reason, will be recorded as an absent day.

Weights assigned to the different grading assignments are as follows:

Quizzes	20%
Exam 1	20%
Exam 2	20%
Final Exam	24%
Group Presentation	9%
Attendance	7%

The points of the 4 online quizzes will be added up and will be converted into percentage terms. Similarly, the percentage from the two in-semester exams, final, and group presentation will be calculated. For attendance, suppose a student misses 7 out of 50 possible class sessions. Then his or her attendance score will be 43 out of 50 i.e. 95.55%. Finally, a weighted average of the online quizzes, in-semester exams, final, group presentation, and attendance will be computed to obtain your overall percentage score for the course. The course grade will be assigned as per the following scale:

90- 100%	A
Below 90% - 80%	B
Below 80% - 70%	C
Below 70% - 60%	D
below 60	F

Example: A student scores 90 points out of 100 on the 4 quizzes. This is 90%. He or she scores 21 out of 25 (i.e. 84%) in exam 1; 22 out of 25 (88%) in exam 2; 43 out of 50 (86%) in the final exam; 27 out of 30 (90%) in the group presentation, and 43 out of 45 in attendance (i.e. 95.55%).

So, overall percentage point in Money and Banking

$$= .2(90\%) + .2(84\%) + .2(88\%) + .24(86\%) + .09(90\%) + .07(95.55\%)$$

= 87.829%

He or she gets a grade of **B** in ECO 3310.

*Grades have to be earned; they are not an entitlement and neither are they negotiable.*

## Schedule of Topics and Assignments

Week of	Agenda/Topic	Reading(s)	Due
1/20	Overview to the Course Introduction to Banking: History and Objectives. Structure and Overview of the Financial system.	Review Ch. 22, Ch. 9, pp. 188-194, Ch. 10	
1/27	Overview of the Financial system (continued). Concepts of Money and Interest rates. Understanding interest rates, relationship between bond prices and interest rates. Bond markets and money market.	Ch. 1, Ch. 2, Ch. 8 till pp.176., Ch. 3, Ch. 19, Ch. 4	
2/3	Analyzing interest rates on bonds: Risk and Term structure.	Ch. 5, Ch. 6, Ch. 7, Ch. 17 till pp. 410.	Online Quiz 1 due by 8 pm on Wednesday Feb 4th .
2/10	Stock Market; Foreign Exchange Market. Relationship between stock prices and exchange rates. Banking Industry –Evolution, Structure and Regulation in the US Central Banks – Structure of the Federal Reserve.	Follow class notes. Ch. 11, Ch. 13	Online Quiz 2 due by 8 pm on Friday Feb 13th.
2/17	Review for Exam 1 Exam 1 (Tuesday Feb 17th 8:30 am-9:30 am) based on all material covered till end of week 4.	Ch. 13, pp. 305-307, Ch. 12	In class – Exam 1 (Tuesday Feb 17th 8:30 am-9:30 am)
2/24	2008 Financial Crises and the Subprime Meltdown. Banking system and money creation. COVID-19 and the banking industry.	Ch. 12, K Chs. 7, 9., Ch. 14 , Follow additional slides	
3/3	Fractional Banking system, multiple deposit creation, money supply determination. Tools for monetary policy conduction. Monetary Policy goals, priorities, strategy.	Ch. 14, 15, Ch. 16.	Online Quiz 3 due by 8 pm on Friday Mar 6th.
3/10	SPRING BREAK		
3/17	Monetary Policy goals, priorities, strategy continued. Transmission Mechanism of Monetary Policy.	Ch. 16, Ch. 25, Ch. 23 (pp. 549-58).	Online Quiz 4 due by 8 pm on Friday Mar 20th.
3/24	Global Financial Crisis and Demand for Gold by Central Banks. Review for Exam 2. Exam 2 (Thursday Mar 26th 8:30 am-9:30 am) based on all material covered from week 5 till week 9, Ch. 25.	Additional hand-outs.	In class – Exam 2 (Thursday Mar 26th 8:30 am-9:30 am)
3/31	Demand for Gold continued. Banking Crisis in Europe.	Class-notes, Additional hand-outs.	
4/7	Banking Crisis in Europe continued.	Class-notes, Additional hand-outs	

4/14	European Banking Crisis (contd.). Globalization of the Banking Sector. Wrapping up the course: future of the banking industry Group presentations during class time on April 16th.	Additional handouts, class-notes.	Group presentations during class time on April 16th.
4/21	Group presentations during class time on April 21st and 23rd.		Group presentations during class time on April 21st and 23rd.
4/28	Review for final exam.		
5/5	Final Exam on Tuesday May 5th 8:30 -10:30 am.		In class – Final Exam on Tuesday May 5th 8:30 -10:30 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.tamtu.edu/handbook/article-04.shtml>)).

### 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 Student Handbook (<https://www.tamtu.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.

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 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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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.