



**REST 3322 Real Estate Finance Sec: Z01
Spring 2024**

Department: Accounting, Finance & MIS || College of: Business || Accrediting Body: AACSB

Instructor:	Sanzid Haq
Section and CRN:	Z01 (CRN: 25192)
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Office Hours:	By appointment on T & R : 9 am – 10:50 am; 12:30 pm – 2 pm; 3:30 pm – 5 pm (face-to-face or virtual)
Course Location:	eCourses
Class Days & Time:	On-line (Although students are not required to attend classes for this course, but they are required to login to the course regularly to keep up. Students who do not log in and are not active in the course will have their course removed and financial aid reduced or cancelled. Exams will be conducted on-line but in approved proctored environment. Refer to the “Course Procedures” and “Exam Policy” sections for detail.)
Mode of Instruction:	Internet + asynchronous. All exams will be conducted on-line but in approved proctored environment. Refer to the “Course Procedures” and “Exam Policy” sections for detail.
Catalog Description:	This course is designed to explore various aspects of real estate finance. The class will discuss all market sectors and the possible funding vehicles used to finance transactions. There will be a concentration on residential lending and the secondary market for first mortgage loans. Learning will be enhanced by use of specific examples and case studies. This course provides a basic knowledge to build on for those interested in a career in real estate. The course satisfies educational licensing requirement as prescribed by the Texas Real Estate License Act.
Prerequisites:	Real Estate Principles (REST 3311) or Financial Planning with a Global Perspective (FINA 2313). Key is familiarity with time value of money theory and calculations, in addition to having a functional knowledge of Excel.
Co-requisites:	Must be a Junior or a Senior.
Required Texts:	<i>Real Estate Finance & Investments, 15th edition</i> , Brueggeman, William B. and Jeffrey D. Fisher, McGraw-Hill/Irwin, ISBN: 978-0-07-337735-3. (Required)
	Other Requirements: A financial calculator
Recommended Texts:	1. Texas REALTOR® Magazine and other business magazines/journals, on-line articles 2. <i>Wall Street Journal</i> and other business magazines/journals.

The content and dates listed in this syllabus are subject to change depending on circumstances during the semester.

Course Goal: The primary objective of this course is to give student the foundation to understand the true nature and cycle of real estate finance, source of finance, and how clients can have access to funds. Students will also have an understanding of the basics of real estate finance programs such as FHA, VA, and nonconventional loans and their corresponding options; role of agents, mortgage originator, appraiser, and other relevant parties; loan process, closing process, default and foreclosure. The student will learn specific information about the Texas market and how to utilize the different resources.

Student Learning Outcomes:

- | | |
|---|--------|
| 1. Explain and demonstrate the basics of real estate finance. | MC |
| 2. Explain the real estate cycle and market impact. | MC |
| 3. Explain and apply the Time Value of Money concepts. | MC |
| 4. Explain the instruments used in real estate finance. | MC |
| 5. Explain the sources of financing, types, and lending practices. | MC |
| 6. Explain real estate financing programs. | MC |
| 7. Explain the lending process and consequences of default. | MC, ET |
| 8. Explain government agencies influence on the real estate financial market. | MC |

MC (Mastery of Content): Graduates will be able to integrate and use knowledge from multiple business disciplines, and they will be proficient in the business discipline of finance.

T (Teamwork): Graduates will be able to work well in a team environment.

ET (Ethics): Graduates will have an ethical perspective.

GP (Global perspective): Graduates will have a global perspective.

C (Communications): Graduates will be effective communicators.

Course Evaluation Methods:

The following tools will be used to determine student grades and proficiency of the learning outcomes:

Exams – written tests designed to measure knowledge of presented course material.

Exercises – assessments and assignments designed to supplement and reinforce course material.

Projects – assignments designed to measure ability to apply presented course material.

Discussion – designed to measure ability to apply analytical skills and application of course material.

Major Course Requirements

Method of Determining Final Course Grade:

Instrument	Value (points or percentages)	Total
Four tests (@100 pts)	57%	400
Quizzes	14.3%	100
Assignment/Discussions	14.3%	100
Term Project	14.4%	100
Total:	100%	700
Bonus opportunity (Quizzes) up to	7%	50
**Final examination will be cumulative, covering materials covered during the semester including any assigned videos, discussion, and business articles.		

The Final exam is mandatory. All students who desire to get a grade other than an “F” must take the final exam. If the performance on final exam is better than the worst test score, the latter will be dropped and replaced by the equivalent score on the final exam. **Students will have to earn their grades and the grades earned will be the grades received.** Grades will be based solely on performance in the above categories. **No credit for any extra work is allowed and the grade will not be curved.** An “Incomplete” grade (I) is given only in case of a documented medical or other extenuating circumstances and the student needed to have been in a good academic standing (must have attained at least 60% of the available points at the time of the incident). Needless to say, the “Incomplete” grade (I) is not automatic and requires approval of the instructor.

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Grading Criteria and Conversion:

- A = 700 – 630 points or 90% of Total points;
- B = 629 – 560 points or 80% of Total points;
- C = 559 – 490 points or 70% of Total points;
- D = 489 – 420 points or 60% of Total points;
- F = 419 points or below or 59% or below of Total points

FN = If a student has stopped attending the course (i.e. “stopped out”) at any point after the first day of class but did not officially withdraw from the course and has missed assignments and exams, including the final exam, and performed below the grade level of a D, a grade of FN (failed-nonattendance) will be assigned for the final course grade to ensure compliance with the federal Title IV financial aid regulations. In contrast, if the student has completed all assignments and exams, including the final exam, but performed below the grade level of a D, a grade of F will be assigned for the final course grade.

Detailed Description of Major Assignments:

Assignment Title or Grade Requirement	Description
Homework	<p>Assessments and assignments designed to supplement and reinforce course material. Homework may be composed of quizzes and Assignments / Discussions, which is the written portion. It would be prudent to read the chapter before attempting the quizzes because uneducated guessing would hurt your score.</p> <p>The homework windows are open for a limited time (a week) starting the morning of the previous assignment due date and close right at 8 am on the following week. Late submission of homework will not be accepted.</p>
Exams	Tests designed to measure knowledge of presented course material.
Term Project / Bonus opportunity	To earn bonus points students will be allowed an opportunity to apply any knowledge that students may have learned throughout the semester to recommend a suitable house for a fictitious family. The instructor will provide further details of the project at least two weeks before the deadline for its submission.

Course Procedures or Additional Instructor Policies

Course Procedures:

The delivery mode of this course is Internet + asynchronous, which is basically is a "traditional" online class with no scheduled day/time to meet and there is no requirement to attend classes. However, if any student needs help or want to hold a session with the instructor then they are urged to send an appointment request via email with desired day and time. The instructor will coordinate with the students to come up with the best day and time that works for both parties. Students are encouraged to hold the discussion sessions during the office hours since that is the time instructor is my virtual office hours works best for me to meet with you. However, if for some reason, the mentioned time window doesn't work for you then let me know what does and we'll work something out. **Although you are not required to attend classes for this course, but you are required to login to the course regularly to keep up. Students who do not log in and not active in the course will have their courses removed and financial aid reduced or cancelled. The course, being technical in nature, will require regular and extensive studying to properly understand the course material. Students are expected to read assigned materials and complete assignments by due dates.** Opportunities will be provided to students throughout the semester to ask questions on materials that they do not understand or need further elaboration. Students will be required to participate in on-line exercises and discussions will tend to focus on “how to” aspects of the learning objectives.

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Numerous exercises will be required in addition to the required reading. All homework assignments will need to be submitted on time. **It is the student's responsibility to obtain all missed information from an on-line absence. This includes any assigned homework or announced changes in exam dates, etc.** Tests are to be taken on the announced Test dates and will follow the schedule listed in the syllabus. **No makeup examination will be allowed.** If anyone misses any tests, a score of zero will be added to the cumulative points earned up to that point in time. **An "FN" grade will be assigned to students who fail to actively participate regularly without satisfactory reasons, regardless of how current they are on their homework submission.**

All exams will be conducted on-line but in a proctored environment. Meaning, students cannot take the exams on their own without any supervision. For planning convenience, all exams will be conducted on a particular day of the week. So, for now, unless there is a pressing need, **all exams are scheduled to take place on Wednesday of the week. Tests will be proctored by the instructor via Zoom on students' cell phone and Chrome browser with Proctorio add-on on their laptops. Keep an eye out for related announcements on the eCourses regarding it.**

Exams will compose of multiple-choice questions and short essays. Obtaining good grades will require understanding of the concepts, tools and techniques learned in the course. Test dates will approximate the schedule listed in this document and will be announced at least one week in advance. Essays are required to be answered in legible and grammatically correct form.

Cheating will not be tolerated in this course. Without exception, those who are suspected of cheating, even if determined retroactively in this course, will be given an "F" for the course, and will be prosecuted to the maximum extent. It will result in discipline at the University level that will likely to include suspension or termination from our program.

Communication for this course will take place primarily via through eCourses email, discussion boards and chat rooms. Proper email etiquette should be observed. Please avoid sending messages in all caps (ALL CAPS) and try to be as grammatically correct as possible. Students are encouraged to provide feedback about the course in general and how it can be improved. Respect for the instructor and classmates must be given at all times in all electronic communication modes. Please avoid negative comments. Profanity is prohibited.

When applicable, discussion boards and chat rooms will be created and will be open for general use. Restricted rooms and boards for designated groups may be created as necessary during the course. Please observe the electronic communication standards listed in this document. Times for instructor led live chat and discussion sessions will be posted as necessary during the course.

Discussion Engagement Policy:

When assigned, students will be required to participate in all course discussion and/or Chat sessions on time in order to get the maximum learning from the course. All Chat and discussions sessions will be graded and excessive absences (excused or un-excused) or tardiness will adversely affect the overall grade in the course. Time for such events will be posted when necessary and all responses are required to be as substantive in nature.

Use of the Study Guide:

Students are encouraged to take advantage of any study guide or other materials provided by the publisher of the book.

Bonus Opportunity:

To earn bonus points, students will be allowed an opportunity to apply any knowledge that they may have learned throughout the semester to recommend a suitable house for a fictitious family. The instructor will provide details of the project at least two weeks before the deadline for its submission.

Submission of Assignments:

Assignments and projects will be administered through eCourses, no access code need to be bought. Therefore exercises and projects will be distributed and should be submitted through eCourses. There are two parts to the homework: quizzes, and assignments. Both are **due on Sundays by 11:59 PM of the week they are assigned** Each **assignment would have a deadline for submission.** Once the deadline for submission is over for :

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particular assignment, opportunity to submit that particular assignment will be closed. Students can expect to have their assignments graded within one week of their submissions. Students should have a working knowledge of uploading and downloading of files from the eCourses. For directions to access eCourses please contact the Office of Distance Learning at dlearnig@pvamu.edu or (936) 261-3282 or the Helpdesk at (877) 241-1752 or (936) 261-2525.

Formatting Documents:

Microsoft Word® is the standard word processing tool used at PVAMU. If you're using other word processors, be sure to use the "save as" tool to save the document in either MS Word®, Rich-Text, or plain text format.

Calculator Policy:

Part of the objectives of this course is to prepare students with necessary knowledge and skills to perform well in the business world. Financial calculator is a very helpful tool, accordingly, students will be taught how to use a financial calculator and it is necessary to have one.

Communication Expectations:

Students may send email via eCourses to the instructor anytime that is convenient to them. All emails or discussion postings requiring a response will receive a response from the instructor within 48 hours following the time of receipt during the work-week (Monday through Friday). Emails received on Fridays will be responded to by the close of business on the following Mondays. E-mails received during the work-week by the close of business (5:00 pm CST) will be responded on the day following instructor's receipt of messages.

Examinatin Policy:

1. **Exams for this course are used as an assessment tool and not as learning tool for the students.** As such, after scores are released, students may contact the instructor for learning gap specific tips but students will not be allowed to keep the exams. Individually, students may make an appointment with the instructor to go over their recent exams to glean any insights or deficiencies so that they can take appropriate steps to mend any deficiencies.
2. **All exams will be conducted on-line but in a proctored environment,** using the Chrome browser with Proctorio add-on. Meaning, **students cannot take the exams on their own without any supervision** Tests are to be taken only on the announced Test dates. **Tests will be proctored by the instructor via Zoom on students' cell phones and Chrome browser with Proctorio add-on on their laptops.**

For planning convenience, all exams will be conducted on a particular day of the week. So for now, unless there is a pressing need, **all exams are scheduled to take place on Wednesday of the week. The tests will be accessible only through Chrome browser with Proctorio add-on** (not regular Internet browser such as Internet Explorer, Firefox, etc.).
3. The Proctorio add-on only works on Chrome browser. **It does not work on phones.** So, if students don't have the proper device to take the tests then they'll have to arrange for one for the test. There is not any other alternative.
4. Tests may include a combination of multiple choice as well as and short answer (paragraph) or problem solving questions. All tests in this course are **closed book, and timed** and should be taken **as scheduled** Short answer questions/homework exercises are required to be answered in standard English and in grammatically correct and legible format.
5. Tests are to be taken on the announced Test dates and will follow the schedule listed in the syllabus. **No makeup examination will be allowed.** If anyone misses any tests, a score of zero will be added to the cumulative points earned up to that point in time and the score from the final exam will replace "the zero score at the end of the semester.
6. For those students with a university approved absence, **it is the student's responsibility to notify the instructor prior to the exam** in order to be eligible to sit for the missed examination at a later time. Along with written excuse, arrangements to take the missed exam will need to be made by the student within two (2) days of return.

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7. The final exam is **comprehensive** and **required** and will include selected materials covered during the semester including handouts, discussion topics, etc. If anyone misses the final exam without prior approval, the student will have failed the course.

A calculator will be required for exams and cell phone will not be allowed to be used as a calculator during exams. Students won't be allowed to share a calculator during an exam.

Course Calendar – Some Important Dates:

- First Day of Class: Jan. 16th, Tuesday
- Attendance Reporting Period: Jan 16th - Jan 24th
- 12th Class Day: Jan. 31st, Wednesday
- **Last date to withdraw from a course without academic record:** Jan. 31st, Wednesday
- 20th Class Day: Feb. 12th, Monday
- Mid-semester exam period: Mar. 7th – 9th
- Spring Break: Mar. 11th – 16th
- Founders Day/Honors Convocation: Mar. 20th, Wednesday
- Mid-Semester grade due: Mar. 13th, Wednesday
- Last day to apply for Spring graduation: Mar. 26th, Tuesday
- Good Friday holiday: Mar. 29th, Friday
- Pre-registration for Summer and Fall begins: Apr. 2nd, Tuesday
- **Last date to withdraw with a “W”:** Apr. 26th, Friday (**after this date you will receive a grade**)
- Last day of Class: Apr 26th, Friday
- Study day (No class): Apr 29th, Monday
- **Final exam: According to the final exam schedule published by the university**
- Final grades due for graduating seniors: May 9th, Thursday
- Commencement: May 11th, Saturday
- Final grades due for all students: May 14th, Tuesday

Semester Calendar:

This schedule is tentative and will be modified whenever developments indicate that a change is desirable.

Week One

Chapter 1: Real estate investment: Basic legal concepts

Week Two

Chapter 2: Real estate financing: Notes and mortgages

Week Three

Chapter 3: Mortgage loan foundation: Time value of money

Week Four

Chapter 3: Mortgage loan foundation: Time value of money (continued)

Week Five

Test 1 (over Chs: 1, 2, and 3)

[Nobody will be allowed to take the test if she/he arrives 10 minutes after the test begins]

Chapter 4: Fixed interest rate mortgage loans (*Skip: Amortization Schedules and Callable Loans pp. 104*)

Week Six

Chapter 4: Fixed interest rate mortgage loans (continued)

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Week Seven

Chapter 5: Adjustable and floating rate mortgage loan [**SKIP:** starting from the last paragraph of the "Risk premium, interest rate risk and default risk" (p 131) **up to right BEFORE** "ARM payment mechanism" (p 136), Section "Expected yields on ARMS (p 141) **BEFORE** "Summary observations:" (p 142).]

Week Eight

Chapter 5: Adjustable and floating rate mortgage loan (continued)

Week Nine

Spring Break

Week Ten:

Chapter 6: Mortgages: Additional concepts, analysis and application [**Skip:** section "Early repayment: Loan refinancing" (p 157) to **BEFORE** the Section "Effective Cost of refinancing". **Be sure to STUDY "Effective cost of refinancing", skip** section " Borrowing the refinancing cost" (p159) **through BEFORE** "Buydown loans" (p 175).]

Test 2 (over Chs: 4, 5, and portion of 6)

[Nobody will be allowed to take the test if she/he arrives 10 minutes after the test begins]

Week Eleven

Chapter 6: Mortgages: Additional concepts, analysis and application (continues)

Week Twelve

Chapter 6: Mortgages: Additional concepts, analysis, and application (continues)

Week Thirteen

Lecture: Real estate, financial system, and economic factors

Chapter 7: Single family housing: Pricing, investment, and tax considerations (Limited coverage **pp. 183-191 and 196-197**)

Week Fourteen

Chapter 8: Underwriting and financing residential properties

Week Fifteen

Test 3 (over Lecture: Real estate, Financial system, and Economic factors, Chs: 6, 7, and 8)

[Nobody will be allowed to take the test if she/he arrives 10 minutes after the test begins]

Chapter 19: The Secondary mortgage market: Pass-through securities

TERM PROJECT DUE (May 5th)

Week Sixteen

FINAL EXAM (According to the final exam schedule published by the university)

[Nobody will be allowed to take the test if she/he arrives 10 minutes after the test begins]

Student Support and Success:

- **TeleHealth:** Prairie View A&M students have **FREE, 24/7 access to virtual care services with TimelyCare** (<https://app.timelycare.com/auth/login>) the virtual health and well-being platform from TimelyMD, designed for college students. **Students do not need insurance to access the services.** It is available 365 days a year, meaning **students have access to help during breaks, after-hours, and any time they need support!** As part of Prairie View A&M's partnership with TimelyMD, students have access to services like::

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- **MedicalNow:** On-demand support for common health issues, including cold, flu, and allergies.
 - **TalkNow:** 24/7, on-demand emotional support to talk about anything, including anxiety, relationships, depression, and school-related stressors.
 - **Scheduled Medical:** Choose the day, time, and medical provider that best works for you.
 - **Scheduled Counseling:** Choose the day, time, and mental health provider that best works for you.
 - **Health Coaching:** Develop healthy lifestyle behaviors, including nutrition, sleep habits, time management, and mindfulness.
 - **Psychiatry:** Appointments are available through referrals.
 - **Self-Care Content:** Visit the “Explore” page within TimelyCare for guided self-care content, including yoga and meditation sessions, as well as group conversations with our providers on a variety of health and well-being topics.
- **Center for Business Communication** [Location: Room 200, New AG/BUS Building, (936) 261-9267]
If you need someone to review or critique your writing assignment, you are encouraged to visit the Center for Business Communication during the posted hours. Tutorial assistance is provided for COB students with class and professional assignments such as resume writing, essays, reports, articles, biographical sketches, research papers, outlines, memoranda, book reviews and various business correspondences.
 - **Textbook and Copy machine** [Room 200, New AG/BUS Building, Monday - Friday 9:00 a.m. - 5:00 p.m.]
The CBC also has a copy machine for student use and a large reference library with some textbooks available for student checkout. Appointments are preferred. Please stop by, call (936) 261-9267, or send an e-mail to Ms. Edwina Garcia at ecgarcia@pvamu.edu.
 - **Academic Enhancement, Progress Monitoring & Achievement Planning** [Location: Room 453]
The College of Business has full-time dedicated personnel to help student succeed academically. Any student who is falling behind on his/her studies or having trouble coping academically is encouraged to seek the office’s help. Students can stop by at any time during the working hours and should not wait until the end of the semester or the point of no return to seek help. The office can help in establishing study schedule, time management, goal setting, mentoring among many things. For questions or further detail please contact Mrs. Carolyn S. Davis at (936) 261-9237 or via email at csdavis@pvamu.edu.
 - **Course Tutorial Assistance**
Tutors are available in room 200 in for certain COB classes (namely, accounting, finance, economics, statistics, management systems, productions management, MIS) during the posted hours. Some tutors are also available in the John B. Coleman Library. Take advantage of this valuable resource made available by the College of Business.
 - **Virtual Tutors**
If you are not able to attend a tutorial session but still need help, you may e-mail a COB faculty member for help in the subject matter and a faculty member will respond. A list of e-mail contact information is listed below.

Discipline	E-mail Contact
Accounting	ACCTtutor@pvamu.edu
Business Law	BLAWtutor@pvamu.edu
Finance	FINtutor@pvamu.edu
Economics	ECONtutor@pvamu.edu
Management	MGMTtutor@pvamu.edu
Management Information Systems	MISYtutor@pvamu.edu
Marketing	MRKTtutor@pvamu.edu

- **Homework Lab** [Location: Room 332]
The College of Business has a homework lab with computers available for student use during the posted hours. Students with technical problems may contact the on-site lab technician for immediate assistance.

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Hours of Operation (Lab Technician present): Monday - Thursday 8:00 a.m. - 7:00 p.m., Friday 8:00 a.m. - 5:00 p.m., Saturday 10:00 a.m. - 2:00 p.m.

- **Student Lounge** [Location: Room 219]
The COB Student Lounge is located on the second floor of the new AG/BUS building in room 219. Food and beverages are allowed in this area. Copies of The Panther, flyers for student organization activities, business magazines and scholarship information are available in this room. Hours are 8:00 am until 5:00 p.m. Monday through Friday.
- **Student Organizations**
Several student organizations such National Association of Black Accountants (NABA), Finance Students Association (PVFA), Association of Information Technology Professionals (AITP), American Marketing Association (AMA), Beta Alpha Psi (BAP), Phi Beta Lambda, Toastmasters Club are operational at the COB. Join these clubs to sharpen your teamwork and leadership skills as well as boost up your résumé.

Technical Support

Students should call the University Helpdesk at (936) 261-2525 or (877) 241-1752 for technical issues with accessing the eCourses. The helpdesk is available 24 hours a day/7 days a week. For other technical questions regarding your online course, contact the Office of Distance Learning at dlearning@pvamue.edu or (936) 261-3290 or (936) 261-3282.

John B. Coleman Library

The John B. Coleman Library's mission is to enhance the scholarly pursuit of knowledge, to foster intellectual curiosity, and to promote life-long learning and research through our innovative services, resources, and cultural programs, which support the Prairie View A&M University's global mission of teaching, service, and research. It maintains library collections and access both on campus, online, and through local agreements to further the educational goals of students and faculty. Website Website: <https://www.pvamu.edu/library/>; Phone: 936-261-1500.

Academic Advising Services

Academic Advising Services offers students various services that contribute to student success and lead toward graduation. We assist students with understanding university policies and procedures that affect academic progress. We support the early alert program to help students connect to success early in the semester. We help refer students to the appropriate academic support services when they are unsure of the best resource for their needs. Faculty advisors support some students in their respective colleges. Your faculty advisor can be identified in PantherTracks. Advisors within Academic Advising Services are available to all students. We are located across campus. Find your advisor's location by academic major at www.pvamu.edu/advising. Phone: 936-261-5911.

The University Tutoring Center

The University Tutoring Center (UTC) offers free tutoring and academic support to all registered PVAMU students. The mission of the UTC is to help provide a solid academic foundation that enables students to become confident, capable, independent learners. Competent and caring staff and peer tutors guide students in identifying, acquiring, and enhancing the knowledge, skills, and attitudes needed to reach their desired goals. Tutoring and academic support are offered face-to-face in the UTC and virtually in online sessions. Other support services available for students include Supplemental Instruction, Study Breaks, Academic Success Workshops, and Algebra Study Jam. Location: J. B. Coleman Library, Rm. 307; Phone: 936-261-1561; Email: pvtutoring@pvamu.edu; Website: <https://www.pvamu.edu/student-success/sass/university-tutoring-center/>.

The Writing Center

The Writing Center provides well-trained peer tutors to assist students with writing assignments at any stage of the writing process. Tutors help students with various writing tasks from understanding assignments, brainstorming, drafting, revising, editing, researching, and integrating sources. Students have free access to Grammarly online writing assistance. Grammarly is an automated proofreading and plagiarism detection tool. Students must register for Grammarly by using their student email address. In addition, students have access to face-to-face and virtual tutoring services either asynchronously via email or synchronously via Zoom. Location: J. B. Coleman Library, Rm. 209; Phone: 936-261-3724; <https://www.pvamu.edu/student-success/writing-center/>; Grammarly Registration at <https://www.grammarly.com/enterprise/signup>.

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Panther Navigate

Panther Navigate is a proactive system of communication and collaboration between faculty, academic advisors, and students that is designed to support student success by promptly identifying issues and allowing for intervention. Panther Navigate helps students by providing a central location to schedule advising appointments, view campus resources, and request assistance. Students who recognize that they have a problem that negatively affects their academic performance or ability to continue school may self-refer an academic early alert. To do so, students will log in to Canvas and click on Student Alerts on the left sidebar within a course. Students also have the option to download the Navigate Student app. Phone: 936-261-5902; <https://pvamu.navigate.eab.com/>

Student Counseling Services

The Student Counseling Services offers a range of services and programs to assist students in maximizing their potential for success: short-term individual, couples, and group counseling, as well as crisis intervention, outreach, consultation, and referral services. The staff is licensed by the State of Texas and assists students who are dealing with academic skills concerns, situational crises, adjustment problems, and emotional difficulties. Information shared with the staff is treated confidentially and in accordance with Texas State Law. Location: Hobart Taylor, 2nd floor; Phone: 936-261-3564; Health & <https://www.pvamu.edu/healthservices/student-counseling-services/>

Office of Testing Services

The Office of Testing Services serves to facilitate and protect the administration of educational and professional exams to aid students, faculty, staff, and the community in their academic and career goals. We provide proctoring services for individuals who need to take exams for distance or correspondence courses for another institution, exams for independent study courses, or make-up exams. In order for a proctored exam to be administered by our office, the instructor of the course must first submit the online PVAMU Testing Services – Test Proctoring Form (this form can only be completed by the instructor) to the Office of Testing Services 72 hours prior to the first exam being administered. Once the Test Proctoring Form has been submitted, the instructor will inform their testers so they can then register for an appointment with our office on one of the selected proctored exam test dates within the testing window for the exam and pay the applicable fees. To access the OTS – Test Proctoring Form, to schedule a proctored exam appointment, or to find more information about our proctoring services, please visit <https://www.pvamu.edu/student-success/sass/testing/proctored-exams/>. Location: Wilhelmina Delco, 3rd Floor, Rm. 305; Phone: 936-261-3627; Email: aetesting@pvamu.edu; Testing Website: <https://www.pvamu.edu/student-success/sass/testing/>

Office of Diagnostic Testing and Disability Services

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, contact the Office of Disability Services. As a federally-mandated educational support unit, the Office of Disability Services serves as the repository for confidential disability files for faculty, staff, and students. For persons with a disability, the Office develops individualized ADA letters of request for accommodations. Other services include learning style inventories, awareness workshops, accessibility pathways, webinars, computer laboratory with adapted hard and software, adapted furniture, proctoring non-standardized test administrations, ASL interpreters, ALDs, digital recorders, Livescribe, and a comprehensive referral network across campus and the broader community. Location: Hobart Taylor, Rm. 1D128; Phone: 936-261-3583; Disability Services Website: <https://www.pvamu.edu/disabilityservices/>.

Center for Instructional Innovation and Technology Services (CIITS)

Distance Learning, also referred to as Distance Education, is the employment of alternative instructional delivery methods to extend programs and services to persons unable to attend classes in the traditional manner. CIITS supports student learning through online, hybrid, web-assist, and 2-way video course delivery. For more details and contact information, visit <https://www.pvamu.edu/dlearning/distance-learning-2-2/students-2/>. Phone: 936-261-3283 or email: ciits@pvamu.edu.

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Veteran Affairs

Veteran Services works with student veterans, current military, and military dependents to support their transition to the college environment and continued persistence to graduation. The Office coordinates and certifies benefits for both the G.I. Bill and the Texas Hazlewood Act. Location: Evans Hall, Rm. 102; Phone: 936-261-3563; <https://www.pvamu.edu/sa/departments/veteranaffairs/>.

Office for Student Engagement

The Office for Student Engagement delivers comprehensive programs and services designed to meet the co-curricular needs of students. The Office implements inclusive and accessible programs and services that enhance student development through exposure to and participation in diverse and relevant social, cultural, intellectual, recreational, community service, leadership development, and campus governance. Location: Memorial Student Center, Rm. 221; Phone: 936-261-1340; <https://www.pvamu.edu/studentengagement/>.

Center for Careers & Professional Development

This center supports students through professional development, career readiness, and placement and employment assistance. The center provides one-on-one career coaching, interview preparation, resume and letter writing, and career exploration workshops and seminars. Services are provided for students at the Northwest Houston Center and College of Nursing in the Medical Center twice a month or on a requested basis. Distance Learning students are encouraged to visit the center website for information regarding services provided. Location: Anderson Hall, 2nd floor; Phone: 936-261-3570; <https://www.pvamu.edu/careerservices/>.

University Rules and Procedures

Disability Statement (Also See Student Planner):

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please contact Disability Services, in Evans Hall, Room 317, or call (936) 261-3585/3.

Academic Misconduct (See Student Planner):

Academic dishonesty is defined as any form of cheating or dishonesty that has the effect or intent of interfering with any academic exercise or fair evaluation of a student's performance. The college faculty can provide additional information, particularly related to a specific course, laboratory, or assignment.

You are expected to practice academic honesty in every aspect of this course and all other courses. Make sure you are familiar with the *University Administrative Guidelines on Academic Integrity*, which can be found on the [Academic Integrity webpage](#). Students who engage in academic misconduct are subject to university disciplinary procedures. As listed in the *University Administrative Guidelines on Academic Integrity*, the University Online Catalog, and the Student Code of Conduct, the following are examples of prohibited conduct. This list is not designed to be all-inclusive or exhaustive. In addition to academic sanctions, any student found to have committed academic misconduct that is also a violation of criminal law may also be subject to disciplinary review and action by the Office of Student Conduct (as outlined in the Student Code of Conduct).

Forms of Academic Dishonesty:

1. **Cheating:** Deception in which a student misrepresents that he/she has mastered information on an academic exercise that he/she has not learned, giving or receiving aid unauthorized by the instructor on assignments or examinations. Examples: unauthorized use of notes for a test; using a "cheat sheet" on a quiz or exam; any alteration made on a graded test or exam which is then resubmitted to the teacher;
2. **Plagiarism:** Careless or deliberate use of the work or the ideas of another; representation of another's work, words, ideas, or data as your own without permission or appropriate acknowledgment. Examples: copying another's paper or answers, failure to identify information or essays from the internet and submitting or representing it as your own; submitting an assignment which has been partially or wholly done by another and claiming it as yours; not properly acknowledging a source which has been

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summarized or paraphrased in your work; failure to acknowledge the use of another's words with quotation marks;

3. Collusion: When more than one student or person contributes to a piece of work that is submitted as the work of an individual;
4. Conspiracy: Agreeing with one or more persons to commit an act of academic/scholastic dishonesty; and
5. Multiple Submission: Submission of work from one course to satisfy a requirement in another course without explicit permission. Example: using a paper prepared and graded for credit in one course to fulfill a requirement and receive credit in a different course.

PVAMU's General Statement on the Use of Generative Artificial Intelligence Tools in the Classroom

Generative Artificial Intelligence (GAI), specifically foundational models that can create writing, computer code, and/or images using minimal human prompting, are increasingly becoming pervasive. Even though ChatGPT is one of the most well-known GAI's currently available, this statement includes any and all past, current, and future generations of GAI software. Prairie View A&M University expects that all work produced for a grade in any course, be it face-to-face or virtual, will be the sole product of a student's endeavors to meet those academic goals. However, should an instructor permit their students to use artificial intelligence as a resource or tool, students must not substitute the substance of their original work with the results of using such GAI tools. This clearly violates the [University's Administrative Guidelines on Academic Integrity](#) and its underlying academic values.

Nonacademic Misconduct:

The university respects the rights of instructors to teach and students to learn. Maintenance of these rights requires campus conditions that do not impede their exercise. Campus behavior that interferes with either (1) the instructor's ability to conduct the class, (2) the ability of other students to profit from the instructional program, or (3) campus behavior that interferes with the rights of others will not be tolerated. An individual engaging in such disruptive behavior may be subject to disciplinary action. The Office of Student Conduct will adjudicate such incidents under nonacademic procedures.

Sexual Misconduct:

Sexual harassment of students and employees at Prairie View A&M University is unacceptable and will not be tolerated. Any member of the university community violating the university's sexual harassment policy will be subject to disciplinary action. In accordance with the Texas A&M University System guidelines, your instructor is obligated to report to the Office of Title IX Compliance (titleixteam@pvamu.edu) any instance of sexual misconduct involving a student, which includes sexual assault, stalking, dating violence, domestic violence, and sexual harassment, about which the instructor becomes aware during this course through writing, discussion, or personal disclosure. The faculty and staff of PVAMU actively strive to provide a learning, working, and living environment that promotes respect that is free from sexual misconduct, discrimination, and all forms of violence. If students, faculty, or staff would like assistance or have questions, they may contact the Title IX Coordinator, Dr. Zakiya Brown, at 936-261-2144 or titleixteam@pvamu.edu. More information can be found at [Title XI Website](#), including confidential resources available on campus.

Protections and Accommodations for Pregnant and Parenting Students:

The U.S. Department of Education's Office for Civil Rights (OCR) enforces, among other statutes, Title IX of the Education Amendments of 1972. Title IX protects people from discrimination based on sex, sexual orientation, and gender identity in education programs or activities that receive federal financial assistance. This protection includes those who may be pregnant and parenting. Title IX states: "No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance." Students seeking accommodations related to pregnancy or parenting should contact the Office of Title IX for information, resources, and support at titleixteam@pvamu.edu. Additional information and/or support may be provided by the Office of Disability Services or the Office of the Dean of Students.

Non-Discrimination Statement:

Prairie View A&M University does not discriminate on the basis of race, color, sex, religion, national origin, age, disability, genetic information, veteran status, sexual orientation, or gender identity in its programs and activities. The University is committed to supporting students and complying with The Texas A&M University

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System non-discrimination policy. It seeks to establish an environment that is free of bias, discrimination, and harassment. If you experience an incident of discrimination or harassment, we encourage you to report it. If you would like to speak with someone who may be able to afford you privacy or confidentiality, there are individuals who can meet with you. The Director of Equal Opportunity & Diversity has been designated to handle inquiries regarding the non-discrimination policies and can be reached at Harrington Science Building, Suite 109, or by phone at 936-261-1744 or 1792.

Class Attendance Policy (See the University Online Catalog for Full Attendance Policy):

Prairie View A&M University requires regular class attendance. Attending all classes supports the full academic development of each learner, whether classes are taught with the instructor physically present or via distance learning technologies such as interactive video and/or the Internet. Excessive absenteeism, whether excused or unexcused, may result in a student's course grade being reduced or in the assignment of a grade of "F." Absences are accumulated beginning with the first day of class during regular semesters and summer terms. Each faculty member will include the University's attendance policy in each course syllabus.

Makeup Work for Legitimate Absences

Prairie View A&M University recognizes that there are a variety of legitimate circumstances in which students will miss coursework and that accommodations for makeup work will be made. If a student's absence is **excused**, the instructor must either provide the student an opportunity to make up any quiz, exam, or other work contributing to the final grade or provide a satisfactory alternative by a date agreed upon by the student and instructor. Students are encouraged to work with instructors to complete makeup work before known scheduled absences (University-sponsored events, administrative proceedings, etc.). Students are responsible for planning their schedules to avoid excessive conflicts with course requirements.

Absence Verification Process

All non-athletic absences (e.g., Medical, Death/Funeral, Court/Legal-related, etc.) for which a student seeks to obtain a valid excuse must be submitted to the Dean of Students/Office of Student Conduct, with supporting documentation, for review and verification. Please use the [Online Reporting Forms](#) to access/complete/submit the Request for a University Excused Absence form for an excuse. Upon receipt, a staff member will verify the documentation and provide an official university excuse, if applicable. The student is responsible for providing the official university excuse issued by the Office for Student Conduct to the professor(s). Questions should be directed to the Dean of Students via email: deanofstudents@pvamu.edu or phone: (936) 261-3550 or Office for Student Conduct via email: studentconduct@pvamu.edu or phone: (936) 261-3524.

Student Academic Appeals Process:

Authority and responsibility for assigning grades to students rest with the faculty. However, in those instances where students believe that miscommunication, errors, or unfairness of any kind may have adversely affected the instructor's assessment of their academic performance, the student has a right to appeal by the procedure listed in the University Online Catalog and by doing so within thirty days of receiving the grade or experiencing any other problematic academic event that prompted the complaint.

TECHNICAL CONSIDERATIONS

Minimum Recommended Hardware and Software:

- Intel PC or laptop with Windows 10 or later version; Mac with OS Catalina
- Smartphone or iPad/tablet with wi-fi*
- High-speed internet access
- 8 GB memory
- Hard drive with 320 GB storage space
- 15" monitor, 1024 x 768, color
- Speakers (internal or external)
- Microphone and recording software
- Keyboard & mouse
- Most current version of Google Chrome, Safari, or Firefox

Note: Be sure to enable Java & pop-ups in the web browser preferences

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* Some courses may require remote proctoring. At this time only Chromebooks, laptops, and desktops running Windows or Mac work with our proctoring solution, but iPads are not compatible. Most other applications will work with Android or Apple tablets and smartphones.

Webcam Specifications:

- Sensor: CMOS
- Minimum Resolution: 1280 X 720
- Viewing Angle: 70 degree or higher
- Interface: USB 2.0
- Focus: Automatic or Manual
- Microphone: Integrated microphone
- Imaging Distance: 5 cm to infinity
- Video Format: Color
- **Minimum Height of Camera: 8 inches** (using gooseneck or tripod)

Participants should have a basic proficiency of the following computer skills:

- Sending and receiving email
- A working knowledge of the Internet
- Microsoft Word (or a program convertible to Word)
- Acrobat PDF Reader
- Windows or Mac OS
- Video conferencing software (Zoom)

Netiquette (online etiquette):

Students are expected to participate in all discussions and virtual classroom chats as directed. Students are to be respectful and courteous to others on discussion boards. Foul or abusive language will not be tolerated. Do not use ALL CAPS for communicating to others AS IT CAN BE INTERPRETED AS YELLING. Avoid slang terms such as "wassup?" and texting abbreviations such as "u" instead of "you." Limit and possibly avoid the use of emoticons. Be cautious when using humor or sarcasm as tone is sometimes lost in an email or discussion post, and the message might be taken seriously or sound offensive.

Video Conferencing Etiquette

When using Zoom, WebEx, or other video conferencing tools, confirm the visible area is tidy, clear of background clutter, inappropriate or offensive posters, and other distractions. Ensure you dress appropriately and avoid using high traffic or noisy areas. Stay muted when you are not speaking and avoid eating/drinking during the session. Before the class session begins, test audio, video, and lighting to alleviate technology issues.

Technical Support:

Students should go to [Password Reset Tool](#) if they have password issues. The page will provide instructions for resetting passwords and contact information if login issues persist. For other technical questions regarding eCourses, call the Center for Instructional Innovation and Technology Services at 936-261-3283 or email ciits@pvamu.edu.

Communication Expectations and Standards:

Emails or discussion postings will receive a response from the instructor, usually in less than 48 hours. Urgent emails should be marked as such. Check regularly for responses.

COVID-19 Campus Safety Measures

In accordance with the latest guidelines from the PVAMU Health Services, the following measures are in effect until further notice.

- Students who are ill will be asked to adhere to best practices in public health, such as masking, handwashing, and social distancing, to help reduce the spread of illness across campus.
- Mandatory self-reporting will no longer be required by students. Students will be responsible for communicating with their professors regarding COVID, similarly to any other illness.
- There will be no mandatory isolation. Students who are too ill to engage in classroom activities will be responsible for securing the appropriate documentation to support the absence.

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- Students who self-isolate will be responsible for communicating with their professors and securing an excuse from Student Conduct.
- All students will have access to [TimelyCare](#), a telehealth platform that provides virtual medical care 24/7 and by appointment in the Student Health Clinic. Students are encouraged to enroll with TimelyCare at the beginning of the semester, at timelycare.com/pvamu.
- Students will have access to COVID testing in the Student Health Clinic by appointment. Testing is for students who are symptomatic ONLY.

The Vision, Mission and Core Values of the College of Business

Vision

The Prairie View A&M University COB envisions becoming a nationally recognized business program known for its transformative impact on students through an education that empowers them to reach their full potential.

Mission

The Prairie View A&M University College of Business transforms students from diverse academic and socioeconomic backgrounds into ethical business professionals and leaders who are entrepreneurial, productive, and prepared to succeed in the global economy. We achieve this through our strong commitment to high-quality teaching, relevant and impactful research, and outreach to the community.

Core Values

1. **Academic Excellence:** We support the pursuit of academic excellence by students, faculty and staff, by creating an environment that inspires and fosters learning, scholarship, and service.
2. **Diversity:** We believe that diversity in experience, ideas, beliefs, races, cultures, national heritages, lifestyles, and perspectives is a source of strength.
3. **Integrity:** We believe that honesty is the best strategy for building trust. We expect everyone in the COB community to act with integrity and be accountable for his or her actions
4. **Collegiality:** We believe in the importance of building a culture of openness and civility where each member of the team feels valued and respected for their contributions to the College's success.
5. **Partnership:** We believe that there is power in building partnerships across the campus and with institutions and people with whom we have a mission overlap.
6. **Social Responsibility:** We believe in corporate social responsibility - businesses must serve the society. As an educational institution, we are committed to the greater good of the society through teaching, research, and outreach to the community.
7. **Growth-mindset:** We believe in the growth-mindset, the idea that we all can enhance our knowledge and competencies through hard work with a positive attitude towards learning.
8. **What we do:** As a faculty, we believe in the importance of high-quality teaching, research, and service. The weights assigned to these three areas are, 50%, 30%, and 20% respectively. This guides decisions in faculty evaluation, merit raise, and strategic planning.

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Tests are based, primarily, on the **Textbook but materials discussed in the lectures and assignments may also be included.**