



**FINA 2103 - Personal Financial Management and Planning – P13
Fall 2018**

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

Instructor: Kemi Akosa-Ofilu
Section and CRN: P13 (CRN: 11327)
Office Location: Agri and Business Building Room 356
Office Phone: 936-261-9229
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Office Hours: MW: 2.30 PM – 3.30 PM, 5.00 PM – 6.00 PM

Course Location: 0849-120
Class Days & Times: W 6.00 PM – 8.50 PM

Mode of Instruction: Face to Face

Catalog Description: Covers the basics of personal money management and financial planning which is essential for every citizen in life; topics covered include personal financial planning, savings and debt financing, investment in stocks and bonds, auto and home financing, insurance, retirement and estate planning.

Prerequisites: None
Co-requisites: None

Required Texts: *Personal Finance, Turning money into wealth, 6th edition*, Arthur J. Keown (**Required**), Prentice Hall, 2013 (**ISBN 978-0-13-271916-2 or 0-13-271916-9**)
The 5th edition is also acceptable (ISBN 0-13-607062-0)

Recommended Texts: 1. Business Week and assorted on-line articles
2. *Student Workbook for Personal Finance: Turning Money into Wealth, 6/E* (**Not required**, but student may obtain if chooses)

Course Goal:
The primary objective of this course is to teach students skills, tools and hands-on means of successfully managing their personal finances.

Student Learning Outcomes:

Upon successful completion of this course, students will be able to:	Tools	Program Learning Outcome Alignment	Core Curriculum Outcome Alignment
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1	Analyze and evaluate (a) personal goals and objectives including saving for retirement, and children's education (b) personal credit standing, (c) auto as well as home buying options, (d) various financing options, etc.	Assessed by student performance on a term project where students will be asked to do the following: Develop personal intermediate and long term goals; prepare personal financial statements and budget; develop personal home and auto purchasing power; explore and evaluate various securities investment opportunities; evaluate loans and credit card debt as well as credit report score within the context of personal debt management plan.	Mastery of Content and Communication	Critical thinking skills
2	Write a term paper/project on "Personal financial profile" which they develop incrementally throughout the semester.	Written communication skills will be assessed by the clarity of expression as well as composition, grammar and spelling in writing the term paper.	Mastery of Content and Communication	Communication skills
3	Compute return on investment, and time value of money, prepare individual income tax, budgeting, etc.	Assessed by student performance on a term project involving the following issues: Develop personal financial statements and budget; develop personal home and auto purchasing power; evaluate various securities investment opportunities; evaluate loans and credit card debt as well as credit report score within the context of a personal debt management plan, and apply the concepts of time value of money in personal investment and retirement planning.	Mastery of Content and Communication	Empirical and Quantitative skills

Major Course Requirements

Method of Determining Final Course Grade:

Instrument	Value (points or percentages)	Total
Four tests (@100 pts)	53%	400
Final examination**	14%	100
Homework/Quiz	12%	100
Term Project	15%	100
Attendance	4%	100
Tutorials	2%	100
Total:	100%	900
**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

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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.

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

Detailed Description of Major Assignments:

Assignment Title or Grade Requirement	Description
Homework	<p>There are two parts to the homework, Assessments and Assignments. Both are due on the same day of the week by 8 AM. Assessments are composed of quizzes and Assignments are 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>
Term Project	<p>To earn bonus points students may submit a Term project that would include preparation of a personal statement and goals, personal financial statements, monthly budget plan and how to manage variances, credit worthiness and how to improve it, housing and transportation buying power, and investment risk tolerance assessment. The aforementioned document will be developed by the student throughout the semester and at the end of the semester students are to resubmit them after incorporating feedback from the instructor.</p>

Course Procedures or Additional Instructor Policies

Course Procedures:

Lectures and discussions will be the primary format of class sessions. The course, being technical in nature, will require regular and punctual attendance to properly understand the course materials. Students will be expected to read materials prior to discussion in the class. Students may be required to participate in on-line exercises during the class and classroom discussions will tend to focus on “how to” aspects of the learning objectives. Students may be called upon to discuss some of the assigned homework. Opportunities will be provided to students throughout the class period to ask questions on materials that they do not understand or need further elaboration.

Numerous exercises will be required in addition to the required reading. All homework assignments will need to be submitted at the beginning of the class on the dates they are due. **It is the student’s responsibility to obtain all information from a missed class period. This includes any assigned homework or announced changes in exam dates, etc.** There will also be a final project that would incorporate detail saving plans, health care strategy, insurance selection and justification, housing and auto purchase strategy and investment plan.

Test dates will approximate the schedule listed in this document and will be announced at least one week in advance. The exams may consist of any of the following questions types: true/false, multiple choice, short answers, essays, short problems, and comprehensive problems. Essays will be required to be answered in legible and grammatically correct form. Needless to mention, obtaining good grades will require understanding of the concepts, tools and techniques learned in the course..

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Discussion Engagement Policy:

Students will be required to participate in all class room discussion to get the maximum learning from the course. Excessive absences (excused or un-excused) or tardiness will adversely affect the overall grade in the course.

Use of the Study Guide:

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

Term Project:

There will also be a final project that would incorporate personal statement and goals, personal financial statements, monthly budget plan and how to manage variances, credit worthiness and how to improve it, housing and transportation buying power, and investment risk tolerance assessment. The aforementioned documents will be developed by the student throughout the semester and at the end of the semester students are to resubmit them after incorporating feedback from the instructor.

Submission of Assignments:

Homework and projects will be distributed via the eCourse or in a hard copy form but they should be submitted in a hard copy form at the beginning of the class on the dates they are due. Once the deadline for submission is over for a particular assignment, opportunity to submit that particular assignment will be closed. At times, students may be asked to submit assignments via the eCourse therefore 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 dlearning@pvamue.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 and save the document in either the Microsoft 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.

Exam Policy:

1. The tests are closed book, timed and should be taken as scheduled.
2. Exams may consist of multiple choice questions, problems, and short essays.
3. No makeup examination will be allowed.
4. Nobody will be allowed to take a test if she/he arrives 10 minutes after the test begins.
5. If anyone misses any tests, a score of zero will be added to the cumulative points earned up to that point in time. If anyone misses the final exam without prior approval then that student will have failed the course.
6. For those with a University approved absence from an exam, it is the student's responsibility to notify the instructor prior to the exam in order to be eligible to sit for a make-up examination. Along with written excuse, arrangements to take the make-up exam will need to be made by the student within two (2) days of return.

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7. A calculator will be required for exams and a 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:** August 27th, Monday
- * **Labor Day Holiday:** September 3rd, Monday
- * **General Student Assembly:** September 5th, Wednesday
- * **Last date to withdraw from a course without record:** September 12th, Wednesday
- * **20th Class Day:** September 24th, Monday
- * **Mid-semester exam period:** October 15th – 19th
- * **Mid-Semester grade due:** October 23rd, Tuesday
- * **60% of the semester mark:** October 31st, Wednesday
- * **Last date to withdraw with a “W”:** November 5th, Monday (after this date you will receive a grade)
- * **Thanksgiving Holiday:** November 22nd - 24th, Thursday - Saturday
- * **Review days (Classes will be held):** December 3rd - 4th, Monday - Tuesday
- * **Last day of Class:** December 4th, Tuesday
- * **Last day to withdraw from the university (from ALL classes for the semester):** December 4th, Tuesday
- * **Final exam:** According to the final exam schedule published by the university
- * **Commencement:** December 15th, Saturday
- * **Final grades due for all students:** December 18th, Tuesday

Semester Calendar:

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

Week One

Chapter 1: The Financial Planning Process
Chapter 2: Measuring Your Financial Health and Making a Plan

Week Two

Chapter 2: Measuring Your Financial Health and Making a Plan

Week Three

Chapter 3: Understanding and Appreciating the Time Value of Money

Week Four

Chapter 3: Understanding and Appreciating the Time Value of Money
TEST 1(Over chapters 1, 2, and 3)
[Nobody will be allowed to take the test if she/he arrives 10 minutes after the test begins]

Chapter 4: Tax Planning and Strategies

Week Five

Chapter 4: Tax Planning and Strategies
Chapter 5: Cash or Liquid Asset Management

Week Six

Chapter 5: Cash or Liquid Asset Management
Chapter 6: Using Credit Cards: The Role of Open Credit

Week Seven

Chapter 6: Using Credit Cards: The Role of Open Credit
Chapter 7: Using Consumer Loans: The Role of Planned Borrowing

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Week Eight

Chapter 7: Using Consumer Loans: The Role of Planned Borrowing

TEST 2 (Over chapters 4 through 7)

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

Week Nine

Chapter 8: The Home and Automobile Decision

Week Ten

Chapter 9: Life and Health Insurance (Limited coverage) (6th ed: pp.288-301, 307-322, and 324-326, 5th ed: pp. 274-287, 293-303, and 307-309)

Chapter 10: Property and Liability Insurance

Week Eleven

Chapter 10: Property and Liability Insurance

TEST 3 (Over chapters 8 through 10)

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

Week Twelve

Chapter 11: Investment Basics

Week Thirteen

Chapter 11: Investment Basics

Chapter 13: Stocks: Why consider stocks, Stock indexes, and Why stocks fluctuate in values (6th ed: pp. 430-436, 442-445; 5th ed: pp. 410-418, 421-425)

Week Fourteen

Chapter 15: Mutual funds (6th ed: pp. 408-498, 506-507, and 509-514; 5th ed: pp. 468-478, 485, and 487-493)

TEST 4 (Over chapters 11, 13 and 15)

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

Turn in the Project folder (Monday, Nov 26th)

Week Fifteen

Review for the Final exam

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

Student Support and Success:

- **Center for Business Communication** [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.

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- **Academic Enhancement, Progress Monitoring & Achievement Planning** [Room 453, New AG/BUS building]

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. Attendance at Tutorials is 2% of course work.

- **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** [Room 332, New AG/BUS building]

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. **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** [Room 219, New AG/BUS building]

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), 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.

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John B. Coleman Library:

The library and its partners have as their mission to provide resources and instructional material in support of the evolving curriculum, as a partner in Prairie View A&M University's mission of teaching, research, and service and to support the University's core values of access and quality, diversity, leadership, relevance, and social responsibility through emphasis on ten key areas of service. It maintains library collections and access both on campus, online, and through local agreements to further the educational goals of students and faculty. <https://www.pvamu.edu/library/> Phone: (936) 261-1500.

The Learning Curve (Center for Academic Support):

The Learning Curve offers Tutoring via peer tutoring. The Learning Curve is a nationally certified tutoring program through the National Tutoring Association. The tutors are trained and certified by the coordinator each semester. The services include workshops (i.e., Save My Semester, Recalculate Your Route), seminars (i.e., Tools You Can Use: TI-84), group review sessions (i.e., College Algebra Topic Reviews, GRE Preparation), group study opportunities (i.e., TSIA, HESI, Study Break, Exam Cram), and test-taking strategies (How to take Notes, Study Buddy, 5 Day Study Guide). Location: J.B. Coleman Library Rm. 207F. Phone: (936) 261-1561.

The Center for the Oversight and Management of Personalized Academic Student Success (COMPASS):

The Center for the Oversight and Management of Personalized Academic Student Success (COMPASS) is designed to help students in their second year and beyond navigate towards graduation by providing the following services: Academic Advisement, Targeted Tutorials for Personalized Learning, Campus-Wide Referrals, and Academic & Social Workshops. Location: J.B. Coleman Library Rm. 306. Phone:(936) 261-1040.

Writing Center:

The Writing Center provides student consultants on all aspects of the writing process and a variety of writing assignments. The consultations assist students in such areas as prewriting, brainstorming, audience awareness, organization, research, and citation. Students taking on-line courses or courses at the NW Center or College of Nursing may consult remotely or by email. Location: Hilliard Hall Rm.121. Phone:(936) 261-3724.

Student Counseling Services:

The Student Counseling Services unit 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 provides assistance to 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: Owens-Franklin Health Center Rm. 226. Phone: (936) 261-3564.

Testing:

The Department of Testing administers College Board CLEP examinations, the HESI A2 for pre-nursing majors, LSAT for law school applicants and MPRE for second-year law students, the Experiential Learning Portfolio option, the Texas Success Initiative (TSI) Assessment, which determines college readiness in the state, and exam proctoring, among other service such as SAT and ACT for high school students. Location: Delco Rm. 141. Phone: (936) 261-4286.

Office of Diagnostic Testing and 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 of non-standardized test administrations, ASL interpreters, ALDs, digital recorders, livescribe, Kurtzweil, and a comprehensive referral network across campus and the broader community. Location: Evans Hall Rm. 317. Phone: (936) 261-3585.

Veteran Affairs:

Veterans Services works with 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. 323. Phone: (936) 261-3563.

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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.

Career Services:

Career Services supports students through professional development, career readiness, and placement and employment assistance. The Office 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 Career Services website for information regarding services provided. Location: Evans Hall Rm. 217. Phone: (936) 261-3570.

University Rules and Procedures**Disability Statement (Also See Student Handbook):**

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 Handbook):

You are expected to practice academic honesty in every aspect of this course and all other courses. Make sure you are familiar with your Student Handbook, especially the section on academic misconduct. Students who engage in academic misconduct are subject to university disciplinary procedures.

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 mastered; giving or receiving aid unauthorized by the instructor on assignments or examinations.
2. Academic misconduct: tampering with grades or taking part in obtaining or distributing any part of a scheduled test.
3. Fabrication: use of invented information or falsified research.
4. Plagiarism: unacknowledged quotation and/or paraphrase of someone else's words, ideas, or data as one's own in work submitted for credit. Failure to identify information or essays from the Internet and submitting them as one's own work also constitutes plagiarism.

My policy on academic dishonesty is one of zero-tolerance. At the minimum, you will receive a score of zero on the test/quiz/HW where dishonesty practice was involved. Any instance of academic dishonesty should be reported to the appropriate University officials.

Nonacademic Misconduct (See Student Handbook):

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 inability 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. Such incidents will be adjudicated by the Dean of Students under nonacademic procedures.

Sexual Misconduct (See Student Handbook):

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Sexual harassment of students and employers at Prairie View A&M University is unacceptable and will not be tolerated. Any member of the university community violating this policy will be subject to disciplinary action.

Title IX Statement:

Prairie View A&M University (PVAMU) is committed to supporting students and complying with the Texas A&M University System non-discrimination policy. It seeks to establish an environment that is free of bias, discrimination, and harassment. If you experience an incident of sex- or gender-based discrimination, including sexual harassment, sexual assault or attempted sexual assault, we encourage you to report it. While you may talk to a faculty member about an incident of misconduct, the faculty member must report the basic facts of your experience to Ms. Alexia Taylor, PVAMU's Title IX Coordinator. 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 Title IX Coordinator is designated to handle inquiries regarding non-discrimination policies and can assist you with understanding your options and connect you with on- and off-campus resources. The Title IX Coordinator can be reached by phone at 936-261-2123 or in Suite 013 in the A.I. Thomas Administration Building.

Class Attendance Policy (See Catalog for Full Attendance Policy):

Prairie View A&M University requires regular class attendance or in case of an on-line course regular logging in. Excessive absence, whether excused or unexcused, may result in a student's course grade being reduced or in assignment of a grade of "F". Absences are accumulated beginning with the first day of class during regular semesters and summer terms.

Attendance will be taken at the end of each class and will be 4% of the grades. The use of cell phones during class is strictly prohibited and any violation will be treated as an absence for that class.

Student Academic Appeals Process:

Authority and responsibility for assigning grades to students rests 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 Undergraduate Catalog and by doing so within thirty days of receiving the grade or experiencing any other problematic academic event that prompted the complaint.

Technical Support:

Students should go to <https://mypassword.pvamu.edu/> 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 Office of Distance Learning at (936) 261-3283

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.

The Vision and Mission of the College of Business

Vision

The Prairie View A&M University College of Business strives to be among the best regional business schools in the nation by empowering students from diverse backgrounds to reach their full potential.

Mission

The Prairie View A&M University College of Business provides students from diverse academic and socioeconomic backgrounds with education that helps them become business professionals and leaders who are ethical, entrepreneurial, productive, and prepared to succeed in the global economy. The College achieves excellence through quality teaching, research, service, and engagement with the business community.

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Tests are based, primarily, on the **Text Book** but materials discussed in the lectures or assignments may also be included.