



**FINA 2313 - Financial Planning with a Global Perspective – Z01
Spring 2024**

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

Instructor:	Audria Ford
Section and CRN:	Z01 (CRN: 23957)
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Office Hours:	By Appointment: Virtual – Online Class
Course Location:	Online
Class Days & times:	Online
Mode of Instruction:	Online
Catalog Description:	Designed to improve students' understanding of financial services industry and how it helps create wealth for individuals and the role of financial markets and institutions, domestic and global. Among the topics covered include economic and financial theories pertaining to the market system and their applications; computation of time value of money; analysis and evaluation of investment instruments including domestic and foreign stocks and bonds, mutual funds; foreign exchange rates and risk in foreign investment; financial planning to meet future financial need; cash and credit management; tax analysis and risk management.
Prerequisites:	None
Co-requisites:	None
Required Texts:	- <i>Personal Finance, Turning money into wealth, 6th edition</i> , Arthur J. Keown (Required), Prentice Hall, 2013 Hardcover version (ISBN 978-0-13-271916-2 or 0-13-271916-9); eBook version (EISBN 9780133062304 or 0133062309). - Various handouts
Recommended Texts:	1. Reading material suggested by the instructor from business periodicals and assorted on-line articles. 2. <i>Wall Street Journal and other business magazines/journals.</i>
Course Goal:	The primary objective of this course is to teach students skills, tools and hands-on means to improve students' understanding of financial services industry with global perspective in mind and how it helps create wealth for individuals and the role of financial markets and institutions, domestic and global.

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

Student Learning Outcomes:

Course Learning Objectives	Program Learning Outcome	Core Skills Involved
1. Identify financial objectives and set goals.	MC, C, GP	CT, C
2. Analyze and assess personal credit worthiness and identify warning signs in debt management and steps to correct these; importance of good credit score and avoiding personal bankruptcy	MC, ET, C	CT, C, EQ, SR
3. Analyze and synthesize the intricacies of savings/loans, financial options and consequences	MC, ET	CT, EQ
4. Analyze mortgage loan financing and identify the role of sub-prime mortgage loans in the crisis (2008-2009) that eventually led to the recession at a significant cost to the society (bankruptcy, homelessness) and the economy	MC, ET	CT, SR
5. Apply the time value of money concepts to investment strategies	MC	CT, EQ
6. Apply market demand and supply analysis to interest rate determination; interest rates in the U.S. and other countries (includes global issues)	MC, GP	CT
7. Demonstrate the effects of domestic and foreign currency appreciation/depreciation on the price of imports and exports (includes global issues)	MC, GP	CT, EQ
8. Analyze and evaluate various investment options (stocks and bonds-U.S. and global, ADR (an alternative to foreign stocks), mutual funds, domestic and international, and development of savings and investment plan (includes global issues).	MC, C, GP	CT, C, EQ, SR
9. Analyze tax planning and assess insurance needs and options (includes global issues).	MC, C, ET	CT, EQ, SR
10. Assess financial need during retirement, analyze options and set up a plan	MC	CT, C, EQ, SR
11. Integrate various financial concepts into a comprehensive financial plan and present in the class (includes global issues).	MC, C, GP	CT, C, EQ, SR

Critical thinking skills (CT): Creative thinking, innovation, inquiry and analysis, evaluation and synthesis of information.

Communication skills (C): Effective development, interpretation and expression of ideas through written, oral and visual communication.

Empirical and Quantitative skills (EQ): Manipulation and analysis of numerical data or observable facts resulting in informed conclusions.

Social Responsibility (SR): Intercultural competence, knowledge of civic responsibility and the ability to engage effectively in regional, national and global communities.

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- Mastery of Content (MC): Graduates will demonstrate an ability to integrate and use knowledge from multiple business disciplines and will demonstrate proficiency in their major area of study.
- Ethics (ET): Graduates will have an ethical perspective.
- Global perspective (GP): Graduates will have a global perspective.
- Communications (C): Graduates will demonstrate an ability to be effective communicators

Major Course Requirements

Method of Determining Final Course Grade:

Course Grade Requirement	Value (percentages)	Points
Three tests (@100 pts)	50%	300
Final examination**	17%	100
Assignments	17%	100
Canvas Outcomes Assignment/Project	8%	50
Term Project	8%	50
Total:	100%	600
**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.

Grading Criteria and Conversion:

A = 600 – 540 points or 90% of Total points;

B = 539 – 480 points or 80% of Total points;

C = 479 – 420 points or 70% of Total points;

D = 419 – 360 points or 60% of Total points;

F = 359 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.

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Detailed Description of Major Assignments:

Assignment Title or Grade Requirement	Description
Assignments	Numerous homework will be assigned throughout the semester 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. Late submission of homework will not be accepted. As such, if a student is expected to be absent on a day when a particular homework is due then the student should email the said homework (in MS Word® document) to the instructor before the beginning of the class. 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.
Canvas Outcomes Project	The Canvas Outcomes assignment/project is an avenue to fulfill the "closing the loop" assessment requirement. It will entail submitting "artifact" (items of coursework) that will serve as evidence that the course objectives are met. The submission will 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.
Term Project	Since this course has a global perspective, students will be required to present and submit a term project with the help of a number of fellow classmates (to be determined by the instructor). The project will entail identifying and describing a specific current global issues or challenges that involves or impacts personal finance and financial planning. The selected topic must be submitted and approved by the instructor prior to working on it. The paper should analyze and discuss the implications and consequences of action or inaction to address the specific global issue or challenge and evaluate possible solutions to the selected topic from the perspectives of ethical, economic, political and social implications.
Exams	Tests are designed to measure knowledge of presented course material. They cover material from the textbook, readings, lectures, and class discussions. Students are responsible for anything covered in class, regardless of whether they attended. The tests will be closed book. The final exam is comprehensive and required.

Course Procedures or Additional Instructor Policies

Course Procedures:

The delivery mode of this course is Internet + asynchronous, which is a "traditional" online class with no scheduled day/time to meet and there is no requirement to attend classes. Although you are not required to attend classes for this course, you are required to login to the course regularly to keep up.

Students whom do not login and not active in the course will have their courses removed and financial aid reduced or cancelled. Students are expected to read assigned materials and complete assignments by due dates. If you need help, ask questions or further elaboration on materials or want to hold a session with me, send an email with a specific day and time you would like to meet. My office hours

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are listed on the syllabus for your review. Students will be required to participate in on-line exercises and discussions will tend to focus on "how to" aspects of the learning objective.

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 question 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. **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 include suspension or termination from our program.**

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. Time for such events will be posted when necessary and all responses are required to be as substantive in nature.

Term Project:

Since this course has a global perspective, students will be required to present and submit a term project with the help of a number of fellow classmates (to be determined by the instructor). Each team should not have any more than four students in each team. The project should address the followings:

- Identify and describe a specific current global issues or challenges that involves or impacts personal finance and financial planning. The selected topic must be submitted and approved by the instructor prior to working on it.
- The paper should analyze and discuss the implications and consequences of action or inaction to address the specific global issue or challenge.
- While applying the knowledge that you have gathered over the semester in this course, evaluate possible solutions to the selected topic from the perspectives of ethical, economic, political and social implications.
- Submit and present to the class.
- More details will be available toward the later half of the semester.

Canvas Outcomes:

Canvas Outcomes is a tool that Prairie View A&M University uses for assessment purposes. One of your assignments may be required to be submitted as an "artifact," an item of coursework that serves as evidence that course objectives are met. If applicable, more information will be provided during the semester, but for general information, you can visit Taskstream via the link in eCourses.

Canvas Outcomes Assignment/Project:

The final project (this is in addition to the Term project mentioned above) 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.

Submission of Assignments:

Assignments and projects should be submitted through eCourses. **Each assignment has a deadline for submission.** Once the deadline for submission is over for a particular assignment, opportunity to submit that particular assignment will be closed. 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.

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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 (such as TI BAII Plus Financial Calculator or TI-83 or higher) 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.

Examination 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.
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.
8. 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.
9. **The final exam is mandatory.** 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.

As mentioned above, the Final exam is mandatory, therefore, **students who desire to get a grade other than an "F" must take 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 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.

Exams are administered in a proctored environment.

Taking the exam online with Proctorio (Remotely Proctored), there are no fees and no appointments. Please go to your Canvas module and read the "Proctorio Getting Started", "Proctorio Access-Code Guide" and complete the downloads and steps for taking exams. Please make sure after you complete the process for loading "Chrome" and the "Extension" as instructed, you are to verify/re-examine your computer to make sure everything is working properly and set for taking exams. The setup needs to be completed as soon as

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possible to avoid any issues with taking your exams as instructed in the Canvas Modules. Students do not need to enter an access code for testing. Proctorio will administer and enter the access code.

Proctorio representative will alert you in advance, prior to taking your exam if your computer software is not sufficient for taking the Proctored exam. The representative will inform you that you may encounter some issues such as, but not limited to delays with going from one question to the next, computer slowing down; timewise, screen freezing, and etc. Once the student receives an initial notification regarding their computer software is not sufficient (warned they may encounter issues) for taking the Proctored exam, this would be the student's responsibility to resolve the issue for taking Proctored exams during the semester.

Students are to provide and show their Photo ID: Driver's license with photo, PVAMU photo ID, Department of Public Safety photo ID before beginning each exam (test). Students that do not show their driver's license or forms of photo ID as mentioned above, prior to taking their exam, may result in possible consequences regarding their exam final score for that particular exam administered, which can result in a zero for the exam.

Students are to have their laptop, computer camera and/or webcam with the angle of the camera focused on the students face at all times once the room scan has been completed as instructed by the Proctorio representative and not in the ceiling of any room type. If the student camera is positioned and/or focused in the ceiling and/or elsewhere such as the floor and etc., while taking their exam, may result in possible consequences regarding their exam final score for that particular exam administered, which the outcome can be a zero for the exam, can fail the course, and reported to the University for cheating.

Students are not to leave the room and/or get up from their testing chair/area to walk away while taking an exam to use the restroom is an example and etc., students are to have a quiet background in the room while testing (proctored exam), no radio, talking, and/or music in the background are a few examples but limited too, students are not to be conversating with anyone during an exam and/or talking during an exam, which includes reading questions out load (in the event someone else is in proximity listening to avoid any violations with taking proctored exams).

To avoid delays with taking and completing your exam:

If students encounter an issue while taking their exam, they are to first, "Live" chat with a Proctorio representative to resolve their issue. If you are knocked/kicked out of the system, simply relog back into the system to complete your exam.

If the issue is not resolved for technical matters, then the students are to contact our experts in the PVAMU Technology Department by emailing ciits@pvamu.edu (the PVAMU Technology Department information is provided in the Weekly Canvas module as well). **Please provide a screen picture of what the technical error message illustrates and send the information and screen picture in your email to the PVAMU Technology Department to assist with resolving your issue.** It is the student's responsibility to follow-up until their issue has been resolved and be attentive to their emails and response time to the Proctorio representatives, PVAMU Technology Department experts, and faculty instructor to proceed with taking and completing their exams before the deadline time expires. The faculty instructor should be copied in the emails sent to the Technology Department to illustrate your (the student) accountability with resolving the matter.

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Semester Calendar:

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

Week One

Concepts to be covered: Understanding the need for financial independence in the ever-changing global environment; global implications of carrier choices, plan to meet financial needs during pre- and post-retirement periods as well as giving back to the society. (Core objectives addressed: CT, C, Social Responsibility)

Chapter 1: The Financial Planning Process

Week Two

Concepts to be covered: Learn how to use financial plan and measure progress with tools like income statement, balance sheet, financial ratios and budget. (Core objectives addressed: CT, C, Social Responsibility)

Chapter 2: Measuring Your Financial Health and Making a Plan

Week Three

Concepts to be covered: Simple vs. compound interest; how money grows over time, future value and present of a single sum of money and an annuity; importance of growth rate and early investment, implications of global rate of return. (Core objectives addressed: CT, EQ)

Chapter 3: Understanding and Appreciating the Time Value of Money

Week Four

Concepts to be covered: Facets of personal tax and a plan to be smart about paying tax; ethical issues involved in off-shoring of funds to avoid tax; how tax can be used to fund projects that benefit the society; tax deductibility of charitable contributions that support social causes. (Core objectives addressed: CT, EQ, Global issues, Social Responsibility)

TEST 1 (Over chapters 1, 2, and 3)

Chapter 4: Tax Planning and Strategies

Week Five

Concepts to be covered: Importance of liquidity; evaluating features and services of banks; myths and misconception of debit cards, smart cards and store cards; reconciling debt card balance and bank statement; social responsibilities of living within your means. (Core objectives addressed: CT, EQ)

Chapter 5: Cash or Liquid Asset Management

Week Six

Concepts to be covered: Myths and misconceptions of credit card, evaluating credit card features and services; understanding credit score and its importance, right and responsibility of credit; "socially responsible" use of credit card, how to deal with credit card problems. (Core objectives addressed: CT, EQ, Social Responsibility)

Handout: "Socially responsible" use of credit card.

Chapter 6: Using Credit Cards: The Role of Open Credit (continues)

Week Seven

Concepts to be covered: Understanding consumer and student loans; entrapment of payday loans and the social implications; ballooning student loan debt and the implications of default on the society and the economy; getting help in reining in "out of control" debt. (Core objectives addressed: CT, EQ, Social Responsibility)

TEST 2 (Over chapters 4, 5, and 6)

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

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Week Eight

Concepts to be covered: How credit can be used to finance the American dream of home and automobile; determining affordable house and transportation choices; tariff and exchange rate implications on foreign automobile; intricacies of mortgage loans; prime and sub-prime loans; the Great Recession of 2008-2009 and the role of sub-prime mortgage loans; the risk and consequences it imposed on the economy and society. (Core objectives addressed: CT, EQ, Social Responsibility)

Chapter 8: The Home and Automobile Decision

Week Nine

Spring Break

Week Ten

Concepts to be covered: Living within your means, protecting yourself and your loved ones; abuse of insurance (the 'moral hazard' problem) and the cost to the society. (Core objectives addressed: CT, Social Responsibility)

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

Week Eleven

Concepts to be covered: How to protect what you worked so hard to acquire, who gets hurt when a disaster strikes, understanding life, property and liability insurance, how to keep insurance cost down; abuse of insurance (the 'moral hazard' problem) and the cost to the society. (Core objectives addressed: CT, Social Responsibility)

Chapter 10: Property and Liability Insurance

Week Twelve

Concepts to be covered: Fundamentals of investment, importance of diversification to reduce portfolio risk; domestic vs. international diversification foreign exchange rates and exchange risk; importance of hedging; appreciation/depreciation in the value of a currency and its effect on the price of foreign goods. (Core objectives addressed: CT, EQ, Global issues)

TEST 3 (Over chapters 7, 8, and 10)

Chapter 11: Investment Basics - Role of diversification (including foreign stocks, bonds)

Week Thirteen

Concepts to be covered: Importance of diversification to reduce portfolio risk; domestic vs. international diversification; Short-, medium- and long-term securities; debt vs. equity securities; American Depository Receipts (ADRs) as a substitute for foreign stocks; socially responsible and sustainable investing. (Core objectives addressed: CT, Global issues)

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

Week Fourteen

Concepts to be covered: Fundamentals of stocks and diversification through mutual funds and ETFs; application of portfolio diversification; domestic funds, international funds, and country funds; investing in the global market and what it means to be a part of the global village; "social awareness" funds to support social and environmental causes. (Core objectives addressed: CT, EQ, Global issues, Social Responsibility) (Core objectives addressed: CT, Global issues, Social Responsibility)

Chapter 15: Mutual Funds and Exchange Traded Funds (ETFs): An Easy Way to Diversify

Week Fifteen

Review as directed in the Canvas module

Week Sixteen

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FINAL EXAM

Student Support and Success:

- **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. **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]

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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), Beta Gamma Sigma (BGS), 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: <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: pytutoring@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;

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<https://www.pvamu.edu/student-success/writing-center/>;
<https://www.grammarly.com/enterprise/signup>.

Grammarly Registration at

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

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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.

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

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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 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 GAIs 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.

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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 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

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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

* 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

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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.

Discussion Requirement:

Online courses often require minimal to no face-to-face meetings. However, conversations about the readings, lectures, materials, and other aspects of the course can occur in a seminar fashion. The use of the discussion board will accomplish this. The instructor will determine the exact use of discussion boards.

It is strongly suggested that students type their discussion postings in a word processing application such as Word and save it to their PC or a removable drive before posting to the discussion board. This is important for two reasons: 1) If for some reason your discussion responses are lost in your online course, you will have another copy; 2) Grammatical errors can be greatly minimized by the use of the spell-and-grammar check functions in word processing applications. Once the post(s) have been typed and corrected in the word processing application, copy and paste to the discussion board.

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.
- 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

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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.

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

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