



**FINA 2313 - Financial Planning with a Global Perspective – Z03
Spring 2024**

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

Instructor:	Eduardo Rios
Section and CRN:	Z04 (CRN: 25343)
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Office Hours:	By appointment Monday to Friday virtually via Zoom.
Course Location:	Online
Class Days & times:	Online
Mode of Instruction:	Online
Catalog Description:	This is a three credit hours course, 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; 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. It is an elective course open to all majors but will not count toward fulfilling the requirements of a major in Finance at the Prairie View A&M University.
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). The 5th edition is also acceptable (ISBN 0-13-607062-0) - Various handouts
Recommended Texts:	1. Reading material suggested by the instructor from business periodicals and assorted on-line articles.
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.

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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)
Homework	20%
Quizzes	20%
Term Project(personalfinancial profile)	10%
Tests (Mid-term and Final)	50%
Total:	100%

The Final exam is mandatory. All 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 a documented medical or other extenuating circumstance 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 = 90% or higher
- B = 80% or higher
- C = 70% or higher
- D = 60% or higher
- F = 59% or below

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

Detailed Description of Major Assignments:

Assignment Title or Grade Requirement	Description
Canvas Outcomes Project	Canvas Outcomes 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

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	the semester and at the end of the semester students are to resubmit them after incorporating feedback from the instructor.
Homework and Quizzes	Homework assignments can consist of postings to a discussion forum or specific multiple choice or short essay questions. Quizzes cover multiple Chapters and are drawn from the homework and any other material in the book or presented in the class..
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 required.

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.

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. All Chat and discussions sessions will be graded and excessive absences (excused or un-excused) or tardiness will adversely affect the overall grade in the course. Time for such events will be posted when necessary and all responses are required to be as substantive in nature.

Canvas Outcomes (In place of Taskstream):

University will migrate from Taskstream to Canvas Outcomes for core curriculum assessment. Canvas Outcomes collects information on student mastery of learning outcomes at the course and program level and is already built into the University’s existing learning management system, eCourses. Some 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 Canvas Outcomes via the link in eCourses.

Canvas Outcomes 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 document will be developed by the student throughout

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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 will be distributed and should be submitted through eCourses. Although multiple submissions of assignments are allowed, be aware that **each assignment would have 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..

Homework assignments are due as stated in Canvas. Any late submissions are automatically deducted 20%. A student has two days or 48 hours to submit the late assignment or receive a 0. The instructor reserves the right to determine any points given for homework turned in past the 48 hour time limit.

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.

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 Mid-term and Exam are time sensitive. Failure to complete the Mid Term or exam in the specified time will result in a 0.
2. Exams may consist of multiple-choice questions, problems, and short essays.
3. **No makeup examination will be allowed.**
4. **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.
5. **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.
6. **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.
7. The final exam is comprehensive and required and will include selected materials covered during the semester including handouts, discussion topics, etc. If anyone misses the final exam without prior approval, the student will have failed the course.
8. **The final exam is mandatory.**

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

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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.

Course Calendar – Some Important Dates:

- * First Day of Class: January 16
- * Attendance Reporting Period: January 16 to 24 (**Students who do not attend class during this period will have their courses removed and financial aid reduced or cancelled**)
- * Mid-semester exam period: March 7 to 9
- * Spring Break, March 11 to 16
- * Last day of Class: November 29, Tuesday

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 career 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

Homework

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

Homework

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

Homework

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)

Chapter 4: Tax Planning and Strategies

Homework

Quiz

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/ Student Presentations

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Homework

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)

Chapter 6: Using Credit Cards: The Role of Open Credit

Homework

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)

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

Homework

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

Homework

Midterm

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 society. (Core objectives addressed: CT, Social Responsibility)

Chapter 9: Life and Health Insurance

Homework

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

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Homework

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)

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

Homework

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 12: Stocks: Why consider stocks, Stock indexes, and Why stocks fluctuate in values

Homework

Quiz

Week Fourteen

Concepts to be covered: Investing in Bonds, Bond terminology and features, Preferred Stock, Investing in Real Estate, Private Equity and Angel Investing. (Core objectives addressed: CT, EQ, Global issues, Social Responsibility) (Core objectives addressed: CT, Global issues, Social Responsibility)

Chapter 13: Investing in Bonds and Other Alternatives

Homework

Turn in the Term Project by 11:59 pm April 7, 2024.

Week Fifteen

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

Homework

Finals Week

Test 2 (FINAL)

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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]
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.

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- **Student Organizations**

Several student organizations such as National Association of Black Accountants (NABA), Finance Students Association (PVFA), Association of Information Technology Professionals (AITP), American Marketing Association (AMA), Beta Alpha Psi (BAP), Phi Beta Lambda, Toastmasters Club are operational at the COB. Join these clubs to sharpen your teamwork and leadership skills as well as boost up your résumé.

Technical Support

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

John B. Coleman Library

The 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. Website: <https://www.pvamu.edu/library/>. Phone: (936) 261-1500.

Academic Advising Services

Academic Advising Services offers students a variety of services that contributes to student success and leads towards graduation. We assist students with understanding university policies and procedures that affect academic progress. We support the early alert program to help students get connected to success early in the semester. We help refer students to the appropriate academic support services when the student is unsure of the best resource for their needs. Some students are supported by faculty advisors in their respective colleges. Your faculty advisor can be identified in PantherTracks. Advisors with Academic Advising Services are available to all students. We are located across campus. You can find your advisor's location by academic major at the <http://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 is offered face-to-face in the <https://www.pvamu.edu/student-success/sass/university-tutoring-center/>, and through <https://www.pvamu.edu/pvplace/>. Other support services available for students include Supplemental Instruction, Study Break, Academic Success Workshops, and Algebra Study Jam. Location: J. B. Coleman Library, Rm. 307; Phone: 936-261-1561; Email: pvtutoring@pvamu.edu; Website: <https://www.pvamu.edu/student-success/sass/university-tutoring-center/>.

The Writing Center

The Writing Center provides well-trained peer tutors that 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. Student must register for Grammarly by using their student email address. In addition, students have access to face-to-face as well as virtual tutoring services either asynchronously via email or synchronously via Zoom. Location: J. B. Coleman Library, Rm. 209; Phone: 936-261-3724; Website: <https://www.pvamu.edu/student-success/writing-center/>; Grammarly Registration at <https://www.grammarly.com/enterprise/signup>.

Academic Early Alert

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Academic Early Alert is a proactive system of communication and collaboration between faculty, academic advisors, and PVAMU students that is designed to support student success by promptly identifying issues and allowing for intervention. Academic Early Alert helps students by providing a central location to schedule advising appointments, view advisor contact information, and request assistance. Students who recognize that they have a problem that is negatively affecting their academic performance or ability to continue school may self-refer an Academic Early Alert. To do so, students will log in to PVPlace and click on Academic Early Alert on the left sidebar. Phone: 936-261-5902; Website: <https://www.pvamu.edu/student-success/early-alert/>.

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: Hobart Taylor, 2nd floor; Phone: 936-261-3564; Website: <https://www.pvamu.edu/healthservices/student-counseling-services/>.

Office of Testing Services

Testing Services serves to create opportunities by offering suite of exams that aid in the students' academic and professional success. Currently we administer entrance (HESI A2), college readiness (TSI assessment), Prior Learning (CLEP, DSST), and proctored exams. Location: Wilhelmina Delco, 3rd Floor, Rm. 305; Phone: 936-261-3627; Email: aetesting@pvamu.edu; or Testing Services at <http://www.pvamu.edu/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 hardware and software, adapted furniture, proctoring of 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; Website: Disability Services at <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 college in the traditional manner. The Center for Instructional Innovation and Technology Services (CIITS) supports student learning through online, hybrid, web-assisted 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.

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; Website: <https://www.pvamu.edu/sa/departments/veteranaffairs/>.

Office for Student Engagement

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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; Website: Office for Student Engagement at <https://www.pvamu.edu/studentengagement/>.

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: Anderson Hall, 2nd floor; Phone: 936-261-3570; Website: Career Services at <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):

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 Planner, especially the section on academic misconduct (see *University Administrative Guidelines on Academic Integrity*). Students who engage in academic misconduct are subject to university disciplinary procedures. As listed in the PVAMU Undergraduate Catalog, Graduate Catalog, and the Student Planner, 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 or to have attempted to commit the following academic misconduct may also be subject to disciplinary review and action as outlined in the PVAMU Student Planner.

Forms of Academic Dishonesty:

1. **Cheating:** Deception in which a student misrepresents that he/she has mastered information on an academic exercise that he/she has not learned, giving or receiving aid unauthorized by the instructor on assignments or examinations. Examples: unauthorized use of notes for a test; using a "cheat sheet" on a quiz or exam; any alteration made on a graded test or exam which is then resubmitted to the teacher.
2. **Plagiarism:** Careless or deliberate use of the work or the ideas of another; representation of another's work, words, ideas, or data as your own without permission or appropriate acknowledgment. Examples: copying another's paper or answers, failure to identify information or essays from the Internet and submitting or representing it as your own; submitting an assignment which has been partially or wholly done by another and claiming it as yours; not properly acknowledging a source which has been summarized or paraphrased in your work; failure to acknowledge the use of another's words with quotation marks.
3. **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.

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4. Conspiracy: Agreeing with one or more persons to commit an act of academic/scholastic dishonesty.
5. Fabrication of Information/Forgery: Use or submission of contrived, invented, forged, or altered information in any assignment, laboratory exercise, or test; tampering with or production of a counterfeit document, particularly documents which make up the student's academic record. Examples: making up a source or citing nonexistent publication or article; representing made up data as real for an experiment in a science laboratory class; forging a change of grade or student withdrawal record; falsifying any document related to a student academic exercise.

Nonacademic Misconduct (See Student Planner):

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, or (2) the ability of students to benefit from the instructional program, or (3) 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 Office for Student Conduct 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 at 936-261-2144 or titleixteam@pvamu.edu. More information can be found at the Title IX webpage at <http://www.pvamu.edu/titleix>, including confidential resources available on campus.

Pregnancy, Pregnancy-related, and Parenting Accommodations:

Title IX of the Education Amendments of 1972 prohibits sex discrimination, which includes discrimination based on pregnancy, marital status, or parental status. Students seeking accommodations related to pregnancy, pregnancy-related condition, or parenting (reasonably immediate postpartum period) are encouraged to contact Student Disability Services or the Dean of Students' Office for additional information and to request accommodations. More information can be found at <https://www.pvamu.edu/titleix/pregnant-and-parenting-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 936-261-1744 or 1792.

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

Prairie View A&M University requires regular class attendance. Attending all classes supports 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 internet. Excessive absenteeism, whether excused or unexcused, may result in a student's course grade being reduced or in assignment

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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.

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.

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 University Catalog and by doing so within thirty days of receiving the grade or experiencing any other problematic academic event that prompted the complaint. Students can file Academic Complaints and/or Grade Appeals at <https://www.pvamu.edu/student-complaint/>.

TECHNICAL CONSIDERATIONS

Minimum Recommended Hardware and Software:

- Intel PC or Laptop with Windows 10 or later version; Mac with OS High Sierra*
- Smartphone or iPad/Tablet with Wi-Fi*
- High speed Internet access
- 8 GB Memory
- Hard drive with 320 GB storage space
- 15” monitor, 800x600, color or 16 bit
- Sound card w/speakers
- Microphone and recording software
- Keyboard & mouse
- Most current version of Google Chrome, Safari or Firefox

***Smartphone, Google Chrome books and Android tablets may not be supported. iPads are the only tablets supported.**

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

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

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

Video Conferencing Etiquette

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

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 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 take place in a seminar fashion. This will be accomplished by the use of the discussion board. The exact use of discussion will be determined by the instructor.

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

To promote public safety and protect students, faculty, and staff during the COVID-19 pandemic, Prairie View A&M University has adopted policies and practices for the Fall 2020 academic term to limit virus transmission. Students must observe the following practices while participating in face-to-face courses and course-related activities (office hours, help sessions, transitioning to and between classes, study spaces, academic services, etc.):

- **Self-monitoring** - Students should follow CDC recommendations for self-monitoring. Students who have a fever or exhibit symptoms of COVID-19 should participate in class remotely and should not participate in face-to-face instruction.
- **Face Coverings** - Face coverings (cloth face covering, surgical mask, etc.) must be properly worn in all non-private spaces including classrooms, teaching laboratories, common spaces such as lobbies and hallways, public study spaces, libraries, academic resource and support offices, and outdoor spaces where 6 feet of physical distancing is difficult to reliably maintain.

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- **Physical Distancing** - Physical distancing must be maintained between students, instructors, and others in course and course-related activities.
- **Classroom Ingress/Egress** - Students must follow marked pathways for entering and exiting classrooms and other teaching spaces. Students should leave classrooms promptly after course activities have concluded, should not congregate in hallways and should maintain 6-foot physical distancing when waiting to enter classrooms and other instructional spaces.
- **Face-to-face Class** - To attend a face-to-face class, students must wear a face covering (or a face shield if they have an exemption letter). If a student refuses to wear a face covering, the instructor should ask the student to leave and join the class remotely. If the student does not leave the class, the faculty member should report that student to the Office for Student Conduct for adjudication. Additionally, the faculty member may choose to teach that day's class remotely for all students.
- **COVID-19 Guidelines for Student Conduct Adjudication** - The mandatory COVID-19 Training/Certification taken by all students serves as the 1st Warning for violation of COVID-19 Guidelines.
 - 1st incident: upon review of Incident Report and finding of responsibility — Conduct Probatio
 - 2nd incident: upon review of Incident Report and finding of responsibility — Suspension
 - Consult the Code of Student Conduct in the Student Planner or [Student Conduct website](#) for additional information on Conduct Probation and Suspension.

Personal Illness and Quarantine:

Students required to quarantine must participate in courses and course-related activities remotely and must not attend face-to-face course activities. Students should notify their instructors of the quarantine requirement. Students under quarantine are expected to participate in courses and complete graded work unless they have symptoms that are too severe to participate in course activities. Students experiencing personal injury or illness that is too severe for the student to attend class qualify for an excused absence. To receive an excused absence, students must provide appropriate documentation to the Office for Student Conduct, studentconduct@pvamu.edu

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

Vision

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

Mission

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

Core Values

1. **Academic Excellence:** We support the pursuit of academic excellence by students, faculty and staff, by creating an environment that inspires and fosters learning, scholarship, and service.

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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 on
the Textbook,
materials covered in
the lectures and
assignments.**