

**FINA 3338: Financial Markets and Institutions
Spring 2024**

Instructor:	Hinh Khieu
Section # and CRN:	P01; 23963
Office Location:	Agriculture and Business Multipurpose (AGBU) Building; Room 439
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Office Hours:	MWF: 9:00 a.m. – 9:50 a.m. Or by appointments
Mode of Instruction:	In-person lecture
Course Location:	AGBU 216
Class Days & Times:	MWF 10:00 a.m. – 10:50 a.m.
Catalog Description:	Major domestic financial institutions and markets as well as the U.S. central bank and other regulatory agencies will be analyzed with an extension to international markets; topics include determination of interest rates, security valuation, mortgage markets, commercial banks and other financial institutions and their risk management activities
Prerequisites:	FINA 3310 or 3103 with a minimum Grade of C and ECON 2301 or 2123 with a minimum Grade of C
Co-requisites:	None
Required Text and Other Material:	<ol style="list-style-type: none">1. Saunders, Anthony and Cornett, Marcia Millon, Financial Markets and Institutions, 8th edition, McGraw-Hill, 2022. ISBN: 978-1-264-09872-9 (loose leaf edition) or 978-1-260-77240-1 (bound edition)2. A financial calculator or one with financial functions is required. Texas Instrument BA II Plus financial calculator is highly recommended.3. Access to McGraw Hill Connect.
Recommended Texts:	Reading the Wall Street Journal (WSJ) or other reliable business journals is strongly recommended. You might want to go to http://r.wsj.net/lcnFb and buy a very low-cost subscription to the WSJ. WSJ is also available electronically free of charge via the PV library's website.
Course website:	<ul style="list-style-type: none">• eCourses/Canvas: You need to check this website for PowerPoint slides and other course postings.

Student Learning Outcomes:

	Upon successful completion of this course, students will be able to:	Program Learning Outcome # Alignment
1	Understand financial intermediation and the roles of financial institutions	BBA #1: Mastery of content
2	Understand and think critically of interest rates and their determination	BBA #1: Mastery of content
3	Understand the Federal Reserve System and its role in the economy	BBA #1: Mastery of content
4	Understand the stock and bond markets and evaluate and manage their instruments and related risk	BBA #1: Mastery of content
5	Understand the derivatives markets and evaluate and manage their instruments and related risk	BBA #1: Mastery of content
6	Understand the foreign exchange markets and evaluate and manage their instruments and related risk	BBA #1: Mastery of content
7	Understand and evaluate other markets and their instruments such as money markets, mortgage markets	BBA #1: Mastery of content
8	Understand and think critically of commercial banks and their functions	BBA #1: Mastery of content
9	Understand and think critically of other financial institutions such as investment banks, mutual funds, hedge funds, pension funds and their regulations	BBA #1: Mastery of content
10	Understand the types of risks incurred by commercial banks and learn the tools available for them to hedge such exposures	BBA #1: Mastery of content

Major Course Requirements

Method of Determining Final Course Grade

Course Grade Requirement	Points
1) Quizzes or homework or both	120
2) Project	80
3) Article portfolio	40
4) Exams (3)	360
Total:	600

Grading Criteria and Conversion:

A = 90-100%

B = 80-89.99%

C = 70-79.99%

D = 60-69.99%

F = Below 60%

- 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 – non-attendance) 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.
- Granting of “I” Status
An incomplete status (I) is allowed only in case of documented medical or other emergencies. It is not automatic and requires approval of the instructor. You must be passing the course in the tests/quizzes/homework taken for “I” to be granted.

Detailed Description of Major Assignments:

Grade Requirement	Description
Quizzes and homework	There will be quizzes or homework over what was covered in the last week, or the chapter just finished. It is the student’s responsibility to be aware of announcements on due dates of quizzes or homework. There are no makeup quizzes or homework. If you miss one for a reason recognized by the University, your next quiz will count as two quizzes. In the event that no more quizzes are left, the missed quiz’s available points will be combined with those of your final exam. If you miss a quiz for any other reason, it will receive a zero credit. Note that quizzes may be conducted via McGraw Hill Connect. Thus, an account must be set up with McGraw Hill Connect.
Project	The project will be related to financial markets and institutions covered in the course. More details will be posted on eCourses by the end of January 2024. Part of the project grade will be based on a group presentation to be made in the last week of the semester. Students may want to start forming their own group of 2 to 4.
Article portfolio	The requirements for this individual portfolio are posted on eCourses. The portfolio can be turned in any time up to 11:59 p.m. April 5, 2024.
Exams	There will be two non-cumulative exams and a comprehensive final exam. Exams 1 and 2 are worth 100 points each. Exam 3 (final exam) is worth 160 points. Please note that no make-up exams will be administered. Unexcused absences will result in a zero for the exam. Missed points for graded work due to absences that have valid excuses recognized by the University will be carried over to the next exam or, in case that no other exam is upcoming, to the final comprehensive exam. The final exam will be cumulative and compulsory. If you miss the final exam without prior approval, you fail the course no matter what your standing in the course before the exam is.

Course Procedures or Additional Instructor Policies

Exam proctoring

- All exams will be proctored by the instructor in person or, if taken online, by the proctoring service approved by the University or otherwise determined by the instructor.

Calculator Policy

- A financial calculator or one with financial functions is required. Students are recommended to use BA TI II Plus calculators because PowerPoint lectures will illustrate some time value of money-related problems using that type of calculator. Thus, a financial calculator is needed to solve math-related problems during quizzes and exams.

McGraw Hill Connect

- The textbook required for this course has useful resources on McGraw Hill Connect. Some quizzes and exams may need to be taken via McGraw Hill Connect. Thus, you are required to create an account with McGraw Hill Connect. However, it should be noted that it requires a payment to have such an access. With payment to access the Connect, you also have access to an ebook and smartbook version of the textbook. If you pay to have this access, you may not need a hardcopy of the required book unless you prefer a hardcopy to an electronic version. One significant benefit of the smartbook is that it contains self-checking quizzes to check your understanding of key concepts and links to key words and topics for easy references. Only well-developed and widely adopted books can have this level of resources. Please see the slides containing instructions on how to access McGraw Hill Connect posted on Canvas.

Questions and Answers

- Please email me any questions regarding the course. I will respond to your questions no later than two business days unless I am out of town on a business trip.

Feedback on assignments and grade communication

- Assignments will receive feedback and grades within one week of the deadline for submission. Projects will receive feedback and grades within two weeks of the deadline for submission. All grades (except those on the final exam) are posted on eCourses.

Other Course Policies

- It is the student's responsibility to solve and understand the Questions and Problems at the end of each chapter to solidify your understanding of the concepts and master the techniques to solve financial problems. I can always help guide you through the problems. Please note that I will not give out solutions until you show that you have attempted to solve them on your own first.
- Communication, if any, sent via e-mail from the instructor will be sent to your PVAMU e-mail address only. You are cautioned not to use an email address other than that provided by PVAMU since I reserve the right to delete, without reading, email messages with usernames and addresses I deem illegitimate. You are required to frequently at least 3 times a week. Quizzes, lecture materials, and other class work deadlines may be announced via messages sent to your PVAMU email addresses.
- No use of cell phones or any smart devices (texting, calling, surfing, etc.) during exams is permitted.

Academic Dishonesty Policy

- Please note that academic cheating is not tolerated in this course. A definition of what constitutes cheating can be found toward the end of this syllabus or in the University's Student Handbook. If you are not sure whether what you are doing is considered a form of cheating, please talk to me and I will be happy to clarify that with you. ***A student caught cheating in any course work in this course will receive an F grade for the whole course, even though the cheating incident occurs just once.***

University Calendar - Important Dates

- Instruction Begins: August 16, Tuesday for the University; April 17, Wednesday for this course.
- Last date to withdraw from a course without academic record: January 31, Wednesday.

- Final date to apply for Spring 2024 graduation: March 26, Tuesday.
- Dates to withdraw from a course with a “W”: April 26, Friday (You will receive a grade if the course is not officially dropped by this date)
- Last class day: April 26, Friday.
- Final Exam: Exact date to be announced. The exam week is from April 30 through May 8.
- Commencement: May 11, Saturday.

COB Tutorial and Student Support

- **Center for Business Communication and Tutorial Center** [Room 200, AGBU Building, 936-261-9267]

If you need someone who reviews or critiques 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. Tutors are available for certain COB classes (namely, accounting, finance, economics, statistics, management systems, production 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.

- **Academic Enhancement, Progress Monitoring & Achievement Planning** [Room 453, AGBU Building]

The College of Business has full-time dedicated personnel to help students 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 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 details please contact Mrs. Carolyn S. Davis at (936) 261-9237 or via email at csdavis@pvamu.edu.

- **Homework Lab** [Room 332, AGBU Building]

The College of Business has a homework lab with computers available for student use during the posted hours. Students with technical problems may contact the on-site [lab technician](#) for immediate assistance. Hours of Operation (Lab Technician present): Monday - Thursday 8:00 a.m. - 7:00 p.m., Friday 8:00 a.m. - 5:00 p.m., Saturday 10:00 a.m. - 2:00 p.m.

- **Student Organizations**

Several student organizations such National Association of Black Accountants (NABA), Finance Students Association, Association of Information Technology Professionals (AITP), American Marketing Association (AMA), Phi Beta lambda, and Toastmasters Club are operational at the COB. Join these clubs and sharpen your teamwork and leadership skills.

University-wide Student Support and Success

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. Phone: 936-261-1500; Website: [J. B. Coleman Library](#).

Academic Advising Services

- Academic Advising Services offers students a variety of services that contribute 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 [Academic Advising Website](#), 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 [UTC, in virtual face-to-face sessions](#), and through [online sessions at 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: [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. Students 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: [The Writing Center](#); [Grammarly Registration](#).

Academic Early Alert

- 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: [Academic 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: [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; Website: [Testing Services](#).

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 reasonable accommodation for their disabilities. If you believe you have a disability requiring 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 accommodation. 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: <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: [CIITS Student Webpage](#); 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: [Veteran Affairs](#).

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; Website: [Office for Student Engagement](#).

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](#).

University Rules and Procedures

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.
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](#) 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 this [webpage](#).

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 of a grade of "F". Absences are accumulated beginning with the first day of class during regular semesters and summer terms.

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, students have 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 this [webpage](#).

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

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

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 with others AS IT CAN BE INTERPRETED AS YELLING. Avoid slang terms such as “wassup?” and texting abbreviations such as “u” instead of “you.” Limit and possibly avoid the use of emoticons. Be cautious when using humor or sarcasm as tone is sometimes lost in an email or discussion post and the message might be taken seriously or sound offensive.

Video Conferencing Etiquette

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

to alleviate technology issues.

Technical Support

- Students should go to the [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 (CIITS) 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.
- **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.
- **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 Probation
 - 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.

College of Business

Vision

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

Mission

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

Tentative Class Schedule

See next page

TENTATIVE CLASS SCHEDULE

DATE	Week	Day	CHAPTER/TOPIC
		1	
		READING	Chapter 1: Overview of Finance
1/15		Mon	MLK Day - no class
1/17		Wed	Introduction to course / Overview of Financial Markets
1/19		Fri	CH 1
		2	
		READING	Chapter 2: Determinants of interest rates
1/22		Mon	CH 1 (cont'd)
1/24		Wed	CH 2
1/26		Fri	CH 2
		3	
		READING	Chapter 3: Interest rates and security valuation
1/29		Mon	CH 2 (cont'd)
1/31		Wed	CH 3
2/2		Fri	CH 3
		4	
		READING	Chapter 3: Interest rates and security valuation
2/5		Mon	CH 3 (cont'd)
2/7		Wed	CH 3
2/9		Fri	CH 3
		5	
		READING	Chapter 6: Bond markets
2/12		Mon	CH 6
2/14		Wed	CH 6
2/16		Fri	CH 6
		6	
		READING	Chapter 8: Stock markets
2/19		Mon	CH 8
2/21		Wed	CH 8
2/23		Fri	CH 8
Tentative		Fri-Sun	Exam #1: Chapters 1, 2, 3, 6, and 8
		7	
		READING	Chapter 9: Foreign exchange markets
2/26		Mon	CH 9
2/28		Wed	CH 9
3/1		Fri	CH 9
		8	
		READING	Chapter 10: Derivative security markets
3/4		Mon	CH 10

3/6	Wed	CH 10
3/8	Fri	CH 10
9		
3/11	Mon	<i>Spring break - no class</i>
3/13	Wed	<i>Spring break - no class</i>
3/15	Fri	<i>Spring break - no class</i>
10		
	READING	Chapter 12: Commercial banks financial statements and analysis
3/18	Mon	CH 12
3/20	Wed	CH 12
3/22	Fri	CH 12
	Fri-	
Tentative	Sun	Exam #2: Chapters 9, 10, and 12
11		
	READING	Chapter 17: Investment banks
3/25	Mon	CH 17
3/27	Wed	CH 17
3/29	Fri	CH 17
12		
	READING	Chapter 19: Types of risks incurred by financial institutions
4/1	Mon	CH 19
4/3	Wed	CH 19
4/5	Fri	CH 19
13		
	READING	Chapter 4: The Federal Reserve System
4/8	Mon	CH 4
4/10	Wed	CH 4
4/12	Fri	CH 4
14		
	READING	Chapter 22: Managing interest rate risk and insolvency risk on the balance sheet
4/15	Mon	CH 22
4/17	Wed	CH 22
4/19	Fri	CH 22
15		
	READING	Project Presentation
4/22	Mon	Group 1
4/24	Wed	Group 2
4/26	Fri	Catch-up & Review
TBA		Final Exam in person - comprehensive - per University Schedule