



# SYLLABUS

FINA 4323 – Bank Management – P01  
Spring 2024

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

<b>Instructor:</b>	Audria Ford
<b>Section and CRN:</b>	P01 (CRN: 23965)
<b>Office Location:</b>	Ag & Bus Bldg., Room 336
<b>Office Phone:</b>	(936) 261-9253
<b>Email Address:</b>	<a href="mailto:anford@pvamu.edu">anford@pvamu.edu</a>
<b>Office Hours:</b>	By appointment on MW: 1:30 pm – 2:50 pm; (face-to-face or virtually)
<b>Course Location:</b>	Room 217, Ag & Bus Bldg.
<b>Class Days &amp; times:</b>	MW: 3:00 pm to 4:20 pm
<b>Mode of Instruction:</b>	Face to Face
<b>Catalog Description:</b>	Covers fundamental concepts and principles in commercial bank operations and management; analysis of bank assets and liabilities, assessment of various types of risk including operating, industry and market risks and management of risk exposure. Special emphasis on loans, the most important bank asset, particularly, commercial lending.
<b>Prerequisites:</b>	ECON 2123 or <a href="#">ECON 2301</a> and (FINA 3103 or <a href="#">FINA 3310</a> ).
<b>Co-requisites:</b>	None
<b>Required Texts:</b>	<ul style="list-style-type: none"><li>- <b>Commercial Lending, 7th ed.</b>, Washington: American Bankers Association, 2013, ISBN -13: 978-0-899-82682-0; ISBN-10: 0-89982-682-2.</li><li>- <b>Principles of Banking, 12<sup>th</sup> ed.</b>, Washington: American Bankers Association, 2020, ISBN – 0-899-82747-0. (Chapter materials covered for this specific book will be provided)</li></ul>
<b>Recommended Texts:</b>	<ol style="list-style-type: none"><li>1. Wall Street Journal, Daily, go to <a href="http://r.wsj.net/lcnFb">http://r.wsj.net/lcnFb</a> and follow the prompts to subscribe.</li><li>2. Business Week and assorted on-line articles</li></ol>

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## Student Learning Outcomes:

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Upon Successful completion of this course, students will be able to:

- Analyze the importance of the commercial lending process and the types of information business bankers should acquire during a business development call
- Evaluate the importance of a credit investigation and what it entails
- Examine the industry, market, and management risks and how they can affect a borrower
- Explore the bank's organizational structure and how it affects the lending function
- Investigate the elements of a credit risk rating and the loan review process as an independent validation of risk ratings and commercial lending issues
- Synthesize the typical components of a commercial loan package and memorandum
- Assess the borrowing structures and the purpose of commercial loan support
- Explain the sources of repayment that are appropriate for various commercial loan borrowing arrangements and the factors that affect collateral value
- Interpret the key issues for assessing various types of collateral commonly used for commercial loans
- Construct the loan documentation process, requirements, and best practices for loan closing
- Identify pricing considerations and the loan negotiation process
- Compute the costs and evaluate causes and warning signs of problem loans and the steps in resolving a problem loan

## Major Course Requirements

### Method of Determining Final Course Grade:

#### Grading Matrix:

Course Grade Requirement	Value (percentages)	Points
Midterm Examination	26%	130
Final Examination**	26%	130
Exercises and Assignments	10%	50
Term Project & Presentation	20%	100
Quizzes	18%	90
<b>Total:</b>	<b>100%</b>	<b>500</b>
**Final examination will cover 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. Students will have to earn their grades and the grades earned will be the grades received.** Grades will be based solely on performance in the above categories. **No credit for any extra work is allowed and the grade will not be curved.** An "Incomplete" grade (I) is given only in case of a documented medical or other extenuating circumstances and the student needed to have been in a good academic standing (must have attained at least 60% of the available points at the time of the incident). Needless to say, the "Incomplete" grade (I) is not automatic and requires approval of the instructor.

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## Grading Criteria and Conversion:

**A** = 500 – 450 points or 90% of Total points;

**B** = 449 – 400 points or 80% of Total points;

**C** = 399 – 350 points or 70% of Total points;

**D** = 349 – 300 points or 60% of Total points;

**F** = 299 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.

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

### 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](mailto:dlearnig@pvamu.edu) or (936) 261-3282 or the Helpdesk at (877) 241-1752 or (936) 261-2525.

### Formatting Documents:

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

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**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. **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 may 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 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 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 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

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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](mailto: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.

### **Semester Calendar**

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

#### **Week One**

Class Discussion: Class Introductions, Syllabus, Book Information, and Course Overview  
Chapter 1: Banks as Service Providers (Principles of Banking)

#### **Week Two**

Chapter 1: The Commercial Lending Process and Initial Business Development Calls  
(Commercial Lending)

#### **Week Three**

Chapter 2: Credit Investigation and Assessing Industry, Market, and Management Risk  
(Commercial Lending)

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**Week Four**

Chapter 3: Loan Policies and Procedures, Including Credit Risk Ratings (Commercial Lending)

**Week Five**

Chapter 4: Loan Packages and Credit Write-Ups (Commercial Lending)

**Week Six**

Chapter 5: Commercial Loan Structuring (Commercial Lending)

**Week Seven**

Midterm Exam

**Week Eight**

Chapter 2: Banks as Businesses (Principles of Banking)

**Week Nine**

Spring Break

**Week Ten**

Chapter 6: Identifying Viable Secondary and Tertiary Sources of Repayment (Commercial Lending)

**Week Eleven**

Chapter 7: Key Documents, Loan Agreements, and Covenants (Commercial Lending)

**Week Twelve**

Chapter 8: Loan Pricing and Negotiating (Commercial Lending)

**Week Thirteen**

Chapter 9: Problem Loans (Commercial Lending)

**Week Fourteen**

Group Term Project/Group Presentations

**Week Fifteen**

Group Project/Presentation Feedback Review & Final Exam Review

**Week Sixteen**

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-

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9267, or send an e-mail to Ms. Edwina Garcia at [ecgarcia@pvamu.edu](mailto: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](mailto: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	<a href="mailto:ACCTtutor@pvamu.edu">ACCTtutor@pvamu.edu</a>
Business Law	<a href="mailto:BLAWtutor@pvamu.edu">BLAWtutor@pvamu.edu</a>
Finance	<a href="mailto:FINtutor@pvamu.edu">FINtutor@pvamu.edu</a>
Economics	<a href="mailto:ECONtutor@pvamu.edu">ECONtutor@pvamu.edu</a>
Management	<a href="mailto:MGMTtutor@pvamu.edu">MGMTtutor@pvamu.edu</a>
Management Information Systems	<a href="mailto:MISYtutor@pvamu.edu">MISYtutor@pvamu.edu</a>
Marketing	<a href="mailto:MRKTtutor@pvamu.edu">MRKTtutor@pvamu.edu</a>

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

### Technical Support

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

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[dlearning@pvamue.edu](mailto: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 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 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 with 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](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 are offered face-to-face in the UTC, in virtual face-to-face sessions (<https://www.pvamu.edu/student-success/sass/university-tutoring-center/>), and through online sessions (<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](mailto:pvtutoring@pvamu.edu); Website: <https://www.pvamu.edu/student-success/sass/university-tutoring-center/>.

### **The Writing Center**

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

### **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 Alerts help 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 PV Place 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

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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; Website: <https://www.pvamu.edu/healthservices/student-counseling-services/>.

### **Office of Testing Services**

Testing Services serves to create opportunities by offering a 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, 3<sup>rd</sup> Floor, Rm. 305; Phone: 936-261-3627; Email: [aetesting@pvamu.edu](mailto: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 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; 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-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.

### **Veteran Affairs**

Veterans 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**

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/>.

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## University Rules and Procedures

### Disability Statement (Also See Student Planner):

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

### Academic Misconduct (See Student Planner):

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

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

### Forms of Academic Dishonesty:

1. Cheating: Deception in which a student misrepresents that he/she has mastered information on an academic exercise that he/she has not learned, giving or receiving aid unauthorized by the instructor on assignments or examinations. Examples: unauthorized use of notes for a test; using a "cheat sheet" on a quiz or exam; any alteration made on a graded test or exam which is then resubmitted to the teacher.
2. Plagiarism: Careless or deliberate use of the work or the ideas of another; representation of another's work, words, ideas, or data as your own without permission or appropriate acknowledgment. Examples: copying another's paper or answers, failure to identify information or essays from the internet and submitting or representing it as your own; submitting an assignment which has been partially or wholly done by another and claiming it as yours; not properly acknowledging a source which has been summarized or paraphrased in your work; failure to acknowledge the use of another's words with quotation marks.
3. Multiple Submission: 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.
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.
6. 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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**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, (2) the inability of other students to profit from the instructional program, or (3) campus behavior that interferes with the rights of others will not be tolerated. An individual engaging in such disruptive behavior may be subject to disciplinary action. 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](mailto: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](mailto:titleixteam@pvamu.edu). More information can be found at [www.pvamu.edu/titleix](http://www.pvamu.edu/titleix), including confidential resources available on campus. 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 conditions, 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 at 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 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.

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

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

### ***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."

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Limit and possibly avoid the use of emoticons. Be cautious when using humor or sarcasm as tone is sometimes lost in an email or discussion post, and the message might be taken seriously or sound offensive.

### ***Video Conferencing Etiquette***

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

### ***Technical Support:***

Students should go to <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 Center for Instructional Innovation and Technology Services at 936-261-3283 or email [ciits@pvamu.edu](mailto: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**

To promote public safety and protect students, faculty, and staff during the coronavirus pandemic, PVAMU has adopted policies and practices to limit virus transmission.

- **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.) are recommended in 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 challenging to maintain reliably.
- **Physical Distancing** - Physical distancing should be maintained between students, instructors, and others in course and course-related activities where possible.
- **Personal Illness and Quarantine** - Students required to quarantine are to 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](mailto:studentconduct@pvamu.edu).

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

### *Vision*

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

### *Mission*

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

### *Core Values*

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

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