FINA 2313 - Financial Planning with a Global Perspective – Z01
Summer 2022

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

Instructor: Audria Ford
Section and CRN: Z01 (CRN: 30225)
Office Location: Ag & Bus Bldg., Room 336
Office Phone: (936) 261-9253
Email Address: anford@pvamu.edu
Office Hours: Virtual (By appointment)
Course Location: Online
Class Days & times: Online
Mode of Instruction: Online
Catalog Description: Designed to improve students' understanding of financial services industry and how it helps create wealth for individuals and the role of financial markets and institutions, domestic and global. Among the topics covered include economic and financial theories pertaining to the market system and their applications; computation of time value of money; analysis and evaluation of investment instruments including domestic and foreign stocks and bonds, mutual funds; foreign exchange rates and risk in foreign investment; financial planning to meet future financial need; cash and credit management; tax analysis and risk management.

Prerequisites: None
Co-requisites: None
- Various handouts

Recommended Texts:
1. Reading material suggested by the instructor from business periodicals and assorted on-line articles.
2. Wall Street Journal and other business magazines/journals.

Course Goal: The primary objective of this course is to teach students skills, tools and hands-on means to improve students' understanding of financial services industry with global perspective in mind and how it helps create wealth for individuals and the role of financial markets and institutions, domestic and global.

The content and dates listed in this syllabus are subject to change depending on circumstances during the semester.
## Student Learning Outcomes:

<table>
<thead>
<tr>
<th>Course Learning Objectives</th>
<th>Program Learning Outcome</th>
<th>Core Skills Involved</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Identify financial objectives and set goals.</td>
<td>MC, C, GP</td>
<td>CT, C</td>
</tr>
<tr>
<td>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</td>
<td>MC, ET, C</td>
<td>CT, C, EQ, SR</td>
</tr>
<tr>
<td>3. Analyze and synthesize the intricacies of savings/loans, financial options and consequences</td>
<td>MC, ET</td>
<td>CT, EQ</td>
</tr>
<tr>
<td>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</td>
<td>MC, ET</td>
<td>CT, SR</td>
</tr>
<tr>
<td>5. Apply the time value of money concepts to investment strategies</td>
<td>MC</td>
<td>CT, EQ</td>
</tr>
<tr>
<td>6. Apply market demand and supply analysis to interest rate determination; interest rates in the U.S. and other countries (includes global issues)</td>
<td>MC, GP</td>
<td>CT</td>
</tr>
<tr>
<td>7. Demonstrate the effects of domestic and foreign currency appreciation/depreciation on the price of imports and exports (includes global issues)</td>
<td>MC, GP</td>
<td>CT, EQ</td>
</tr>
<tr>
<td>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).</td>
<td>MC, C, GP</td>
<td>CT, C, EQ, SR</td>
</tr>
<tr>
<td>9. Analyze tax planning and assess insurance needs and options (includes global issues).</td>
<td>MC, C, ET</td>
<td>CT, EQ, SR</td>
</tr>
<tr>
<td>10. Assess financial need during retirement, analyze options and set up a plan</td>
<td>MC</td>
<td>CT, C, EQ, SR</td>
</tr>
<tr>
<td>11. Integrate various financial concepts into a comprehensive financial plan and present in the class (includes global issues).</td>
<td>MC, C, GP</td>
<td>CT, C, EQ, SR</td>
</tr>
</tbody>
</table>

**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:**

<table>
<thead>
<tr>
<th>Course Grade Requirement</th>
<th>Value (percentages)</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Three tests (@100 pts)</td>
<td>50%</td>
<td>300</td>
</tr>
<tr>
<td>Final examination**</td>
<td>17%</td>
<td>100</td>
</tr>
<tr>
<td>Assignments</td>
<td>17%</td>
<td>100</td>
</tr>
<tr>
<td>Taskstream Project (personal financial profile)</td>
<td>8%</td>
<td>50</td>
</tr>
<tr>
<td>Term Project</td>
<td>8%</td>
<td>50</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td>100%</td>
<td>600</td>
</tr>
</tbody>
</table>

**Final examination will be cumulative, covering materials covered during the semester including any assigned videos, discussion, and business articles.**

The Final exam is mandatory. All students who desire to get a grade other than an “F” must take the final exam. If the performance on final exam is better than the worst test score, the latter will be dropped and replaced by the equivalent score on the final exam. **Students will have to earn their grades and the grades earned will be the grades received.** Grades will be based solely on performance in the above categories. No credit for any extra work is allowed and the grade will not be curved. An "Incomplete" grade (I) is given only in case of a documented medical or other extenuating circumstances and the student needed to have been in a good academic standing (must have attained at least 60% of the available points at the time of the incident). Needless to say, the “Incomplete” grade (I) is not automatic and requires approval of the instructor.

**Grading Criteria and Conversion:**

- **A** = 600 – 540 points or 90% of Total points;
- **B** = 539 – 480 points or 80% of Total points;
- **C** = 479 – 420 points or 70% of Total points;
- **D** = 419 – 360 points or 60% of Total points;
- **F** = 359 points or below or 59% or below of Total points

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

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### Detailed Description of Major Assignments:

<table>
<thead>
<tr>
<th>Assignment Title or Grade Requirement</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assignments</td>
<td>Numerous homework will be assigned throughout the semester in addition to the required reading. All homework assignments will need to be submitted at the beginning of the class on the dates they are due. <strong>Late submission of homework will not be accepted.</strong> As such, if a student is expected to be absent on a day when a particular homework is due then the student should email the said homework (in MS Word® document) to the instructor before the beginning of the class. <strong>It is the student’s responsibility to obtain all information from a missed class period.</strong> This includes any assigned homework or announced changes in exam dates, etc.</td>
</tr>
<tr>
<td>Taskstream Project</td>
<td>The Taskstream project is an avenue to fulfill the “closing the loop” assessment requirement. It will entail submitting “artifact” (items of coursework) that will serve as evidence that the course objectives are met. The submission will include preparation of a personal statement and goals, personal financial statements, monthly budget plan and how to manage variances, credit worthiness and how to improve it, housing and transportation buying power, and investment risk tolerance assessment. The aforementioned document will be developed by the student throughout the semester and at the end of the semester students are to resubmit them after incorporating feedback from the instructor.</td>
</tr>
<tr>
<td>Term Project</td>
<td>Since this course has a global perspective, students will be required to present and submit a term project with the help of a number of fellow classmates (to be determined by the instructor). The project will entail identifying and describing a specific current global issues or challenges that involves or impacts personal finance and financial planning. The selected topic must be submitted and approved by the instructor prior to working on it. The paper should analyze and discuss the implications and consequences of action or inaction to address the specific global issue or challenge and evaluate possible solutions to the selected topic from the perspectives of ethical, economic, political and social implications.</td>
</tr>
<tr>
<td>Exams</td>
<td>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. <strong>The final exam is comprehensive and required.</strong></td>
</tr>
</tbody>
</table>

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**Course Procedures or Additional Instructor Policies**

**Course Procedures:**

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

Students whom do not login and not active in the course will have their courses removed and financial aid reduced or cancelled. Students are expected to read assigned materials and complete assignments by due dates. If you need help, ask questions or further elaboration on materials or want to hold a

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session with me, send an email with a specific day and time you would like to meet. My office hours are listed on the syllabus for your review. Students will be required to participate in on-line exercises and discussions will tend to focus on “how to” aspects of the learning objective.

Test dates will approximate the schedule listed in this document and will be announced at least one week in advance. The exams may consist of any of the following question types: true/false, multiple choice, short answers, essays, short problems, and comprehensive problems. Essays will be required to be answered in legible and grammatically correct form. Needless to mentions, obtaining good grades will require understanding of the concepts, tools and techniques learned in the course. Cheating will not be tolerated in this course. Without exception, those who are suspected of cheating, even if determined retroactively in this course, will be given an “F” for the course and will be prosecuted to the maximum extent. It will result in discipline at the University level that will likely include suspension or termination from our program.

Discussion Engagement Policy:
When assigned, students will be required to participate in all course discussion and/or Chat sessions on time in order to get the maximum learning from the course. Time for such events will be posted when necessary and all responses are required to be as substantive in nature.

Term Project:
Since this course has a global perspective, students will be required to present and submit a term project with the help of a number of fellow classmates (to be determined by the instructor). Each team should not have any more than four students in each team. The project should address the followings:
- Identify and describe a specific current global issues or challenges that involves or impacts personal finance and financial planning. The selected topic must be submitted and approved by the instructor prior to working on it.
- The paper should analyze and discuss the implications and consequences of action or inaction to address the specific global issue or challenge.
- While applying the knowledge that you have gathered over the semester in this course, evaluate possible solutions to the selected topic from the perspectives of ethical, economic, political and social implications.
- Submit and present to the class.
- More details will be available toward the later half of the semester.

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

Taskstream Project:
The final project (this is in addition to the Term project mentioned above) would include preparation of a personal statement and goals, personal financial statements, monthly budget plan and how to manage variances, credit worthiness and how to improve it, housing and transportation buying power, and investment risk tolerance assessment. The aforementioned document will be developed by the student throughout the semester and at the end of the semester students are to resubmit them after incorporating feedback from the instructor.

Submission of Assignments:
Assignments and projects should be submitted through eCourses. Each assignment has a deadline for submission. Once the deadline for submission is over for a particular assignment, opportunity to submit that particular assignment will be closed. Students should have a working knowledge of uploading and downloading of files from the eCourses. For directions to access eCourses please contact the Office of Distance Learning at dlearnig@pvamu.edu or (936) 261-3282 or the Helpdesk at (877) 241-1752 or (936) 261-2525.

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

Calculator Policy:
Part of the objectives of this course is to prepare students with necessary knowledge and skills to perform well in the business world. Financial calculator (such as TI BAII Plus Financial Calculator or TI-83 or higher) is a very helpful tool, accordingly, students will be taught how to use a financial calculator and it is necessary to have one.

Communication Expectations:
Students may send email via eCourses to the instructor anytime that is convenient to them. All emails or discussion postings requiring a response will receive a response from the instructor within 48 hours following the time of receipt during the work-week (Monday through Friday). Emails received on Fridays will be responded to by the close of business on the following Mondays. E-mails received during the work-week by the close of business (5:00 pm CST) will be responded on the day following instructor’s receipt of messages.

Examination Policy:
1. The tests are closed book, timed and should be taken as scheduled.
2. Exams may consist of multiple-choice questions, problems, and short essays.
3. No Makeup examination will be allowed.
4. Nobody will be allowed to take a test if she/he arrives 10 minutes after the test begins.
5. If anyone misses any tests, a score of zero will be added to the cumulative points earned up to that point in time. If anyone misses the final exam without prior approval then that student will have failed the course.
6. For those with a university approved absence from an exam, it is the student’s responsibility to notify the instructor prior to the exam in order to be eligible to sit for a make-up examination. Along with written excuse, arrangements to take the make-up exam will need to be made by the student within two (2) days of return.
7. A calculator will be required for exams and a cell phone will not be allowed to be used as a calculator during exams. Students won’t be allowed to share a calculator during an exam.
8. The final exam is comprehensive and required and will include selected materials covered during the semester including handouts, discussion topics, etc. If anyone misses the final exam without prior approval, the student will have failed the course.
9. The final exam is mandatory. If the performance on final exam is better than the worst test score, the latter will be dropped and replaced by the equivalent score on the final exam.

As mentioned above, the Final exam is mandatory, therefore, students who desire to get a grade other than an “F” must take the final exam. Students will have to earn their grades and the grades earned will be the grades received. Grades will be based solely on performance in the above categories. No credit for any extra work is allowed and the grade will not be curved. An “Incomplete” grade (I) is given only in case of documented medical or other extenuating circumstances and the student needed to have been in a good academic standing (must have attained at least 60% of the available points at the time of the incident). Needless to say, the “Incomplete” grade (I) is not automatic and requires approval of the instructor.

Exams are administered in a proctored environment.

Taking the exam online with Proctorio (Remotely Proctored). There are no fees and no appointments. Please go to your Canvas module and read the “Proctorio Getting Started”, “Proctorio Access-Code Guide” and complete the downloads, steps for taking exams, and testing your computer. It is important for

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students to test their computers as instructed to avoid technical issues with taking exams. Students do not need to enter an access code for testing. Proctorio will administer and enter the access code.

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

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

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 while taking their exam, may result in possible consequences regarding their exam final score for that particular exam administered.

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 the issue is not resolved for technical matters, then the students are to contact our experts in the PVAMU Technology Department by emailing cits@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 and PVAMU Technology Department experts to proceed with taking and completing their exams before the deadline time expires.

**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

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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 if 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.

<table>
<thead>
<tr>
<th>Discipline</th>
<th>E-mail Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounting</td>
<td><a href="mailto:ACCTtutor@pvamu.edu">ACCTtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Business Law</td>
<td><a href="mailto:BLAWtutor@pvamu.edu">BLAWtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Finance</td>
<td><a href="mailto:FINtutor@pvamu.edu">FINtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Economics</td>
<td><a href="mailto:ECONtutor@pvamu.edu">ECONtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Management</td>
<td><a href="mailto:MGMTtutor@pvamu.edu">MGMTtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Management Information Systems</td>
<td><a href="mailto:MISYtutor@pvamu.edu">MISYtutor@pvamu.edu</a></td>
</tr>
<tr>
<td>Marketing</td>
<td><a href="mailto:MRKTtutor@pvamu.edu">MRKTtutor@pvamu.edu</a></td>
</tr>
</tbody>
</table>

- **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
dlearning@pvamu.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,

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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. 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; 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 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/.

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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, 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 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) 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 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

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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 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/](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

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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 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.

**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

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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.

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