

College of Business Administration

FIN 3301.140 FINANCIAL MANAGEMENT I

Spring 2018 rev. 12.08.2017

Texas A&M University-Central Texas

INSTRUCTOR AND CONTACT INFORMATION

Instructor: Dr. Douglas Dyer

Office: 323 D

Phone: N/A Please use email. Much faster and more dependable.

Email: TAMUCT: ddyer@tamuct.edu Subject: (please put course name in Subject line)

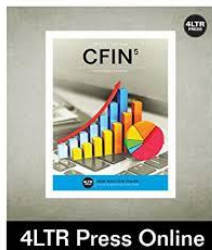
Office Hours: T – Th, 1:00 – 3:00.

By appointment only, made directly with Dr. Dyer by emailing ddyer@tamuct.edu. I can meet with you most days of the week, and most times during the day, IF you request an appointment. Meeting with students one-on-one, or even better, in small groups, is one of the most Fun aspects of my Job! So, please do not hesitate to request an appointment.

Required Text and Financial Calculator:

TEXT: CFIN, 5th edition, (CFIN5), Besley/Brigham *with Online, 1 term (6 months) Printed Access Card; published by Cengage Learning; **You MUST have the online Access Key!***

ISBN: 9781305661653



You will also need a TI BA II Plus financial calculator (required!). I highly recommend the Professional model, and the silver one (if you can find one). It is just heavier and more stable and easier to use. It is possible to download an app for use on your smartphone.

Mode of instruction and course access:

This course is a 100% online course and uses the TAMUCT Canvas Learning Management System, which can be accessed at <https://tamuct.instructure.com>. For information on how to

access Canvas, please refer to section “**Technology Requirements and Support**” in this syllabus. There are prerequisites to this course such as solid knowledge of, and familiarity with the use of PowerPoint, Microsoft Word, the Internet, and attaching documents. You will access all course materials, assignments, quizzes and Exams, in addition to student-instructor communication tools, and resource links, via the Canvas Course website. Although the course is entirely online, it is most definitely **not** a self-paced, “correspondence” style course. **There are many low-stakes Quizzes, 4 Unit Exams and a Comprehensive Final Exam (in 3 Parts) each with clearly stated availability windows, and definite, clearly stated Due Dates.**

Most Quizzes are taken by linking to the Cengage course that also contains the chapters of our fancy e-book; therefore, you must have the CFIN5 online Access Key, in addition to the text.

******* To register for OUR Cengage-CFIN5 course, you must do so from inside our TAMUCT Canvas course. On the main menu (left-hand side) click on Modules. Scroll down past the ORIENTATION and COURSE INFORMATION Modules until you see the Module titled: UNIT 1: M0... In the middle of UNIT 1 is Module 1: Chapter 1. The second item shows a “link of chain” and the words “Ch 1 ebook Link”. Click this link, then click “Load Ch 1 eBook link”. At this point you should be able to enter the Access Key that came with the CFIN5 with Online Access text.**

Unit Exams 1 – 4 and the Final Exam (in 3 parts) are taken directly within Canvas

Some Remarks About Online Learning:

Online learning requires students to be very self-disciplined, so be sure you understand and **are prepared to comply with all required class assignments and deadlines.** I am the facilitator for your learning, and will provide you with the relevant materials and information needed to **learn the facts, concepts, models and tools relevant to basic Finance,** but it will be up to You to study the material as needed to achieve learning. Traditional Face-to-Face courses usually are broken into months or weeks or days; however, remember that time is a continuous, not discrete, variable. While there **definitely are** published open dates and due dates/times for chapter quizzes (CFIN5), Unit Exams (Canvas), and the Final Exam (Canvas), to a large extent the exact days/times you devote to a specific Chapter/Module or topic is determined by **You!** See the Syllabus page for due dates, and the Canvas Modules for Start dates.

Materials are provided via the text e-book chapters, within the Canvas Modules directly, and in Supplementary Materials (Handouts) contained within those Modules.

I highly recommend starting by just paging through the Modules from start to finish and “see what is there”.

This course uses the A&M-Central Texas Canvas Learning Management System [<https://tamuct.instructure.com>].

Canvas Support: (Please believe me, these folks can help you with Canvas technological problems better than your professor!) Use the Canvas Help link, located at the bottom of the left-hand menu, for issues with Canvas. You can select “Chat with Canvas Support,” submit a support request through “Report a Problem,” or call the Canvas support line: 1-844-757-0953.

****** You will need an Access Code to register for CFIN5, from within CANVAS!! Go to Modules and look for a “chain link” symbol”. Click one of the “Ch _ eBook Links”, and just follow the steps. But the Access Key must be entered from within Canvas!**

*****Access codes came with the book if you purchased “CFIN5 with Online Accesss” as designated at the bookstore. If you have a used or rented book, you may have to purchase an Access Code.**

Student-instructor interaction:

I can be reached through the Canvas Inbox, **for all course-specific questions**, which I will check regularly, usually several times a day during the week, and once a day on weekends. You can normally expect a reply within 24 hours. However, there are sometimes interruptions, related to travel, technology, emergencies, etc. For more general questions, please use ddyer@tamuct.edu.

*Please note: there is a **General Course Rule** that NO exceptions/exemptions/extensions to Quiz or Exam **due dates/times** will be given, beginning 24 hours prior to the published due date/time!*

If you choose to wait until the last 24 hours to submit a course requirement, you must take complete responsibility for submitting that course requirement prior to the published deadline.

911 Cellular: is an emergency notification service that gives Texas A&M University-Central Texas the ability to communicate health and safety emergency information quickly via email, text message, and social media. All students are automatically enrolled in 911 Cellular through their myCT email account.

Connect at [911Cellular](https://portal.publicsafetycloud.net/Texas-AM-Central/alert-management) [<https://portal.publicsafetycloud.net/Texas-AM-Central/alert-management>] to change where you receive your alerts or to opt out. By staying enrolled in 911Cellular, university officials can quickly pass on safety-related information, regardless of your location.

COURSE INFORMATION

Course Overview and description:

Analyze financial decision-making at the corporate level with emphasis on the maximization of stockholder wealth. Learn financial statement analysis, the valuation of stocks and bonds, cost of capital, capital budgeting, dividend policy, leverage and capital structure, methods of firm valuation, working capital management, mergers and acquisitions, and bankruptcy.

An emphasis is placed on mastery of overall financial literacy, the characteristics and features of basic financial assets (bonds, stocks, and capital investment projects), the valuation of financial assets, and a thorough understanding of the concept of the Time Value of Money and demonstrating this understanding through correct use of a **financial calculator (the TI BA II Plus)**.

Course Prerequisites: (for Financial Management I - FIN 3301): ACCT 2301 OR ACCT 2401, and ECON 2301 are required before registering for FIN 3301.

Course Objectives:

Students who successfully complete this course should be able to:

1. Demonstrate fundamental **financial literacy** through the appropriate use of the professional jargon of finance and financial accounting.
2. Apply their fundamental financial literacy by accurately listing **and** explaining the basic concepts of finance.
3. Explain the risk/return tradeoff and the Time Value of Money concepts, and explain how they pertain to both firm financing decisions and individual investing decisions
4. Describe the fundamental types of financial assets/instruments, (bonds, stocks and capital projects), including their basic characteristics, rights and privileges and their **valuation techniques**.
5. Evaluate a firm's financial performance using **financial statement analysis** (principally the correct calculation and interpretation of **financial ratios**).
6. Further demonstrate basic financial literacy by proficient use of a financial calculator to solve for any of the 5 potential unknowns in a basic TVM problem. Evaluate financial alternatives utilizing a time value of money perspective. Apply basic evaluation techniques to calculate theoretical values of bonds, stocks, and capital projects.

Student Learning Outcomes:

UNIT 1: Modules 0 & 1. All UNIT 1 Quizzes open Jan. 17.

Module 0 (Review)

Remember that firms issue financial securities, in the primary market, to raise financial capital (money).

1. Discuss the fundamental characteristics of debt financing (issuing bonds) and equity financing (issuing shares of stock)
2. Describe the pros and cons of debt vs equity financing

Module 1: Chapter 1

1. Discuss the basic types of financial management decisions and the role of the financial manager.
2. Identify the goal of financial management.
3. Compare the financial implications of the different forms of business organizations.
4. Describe the **conflicts of interest** that can arise between managers and owners, between bondholders and stockholders, etc.
5. Discuss the role of ethics and corporate governance in a well-functioning economic system

UNIT 2: MODULES 2 – 4. All UNIT 2 Quizzes open Jan. 29.

Module 2: Chapter 2

1. Interpret the information provided in a firm's basic ***financial statements***: the Balance Sheet, Income Statement, and the Statement of Cash Flows.
2. Standardize financial statements for comparison purposes.
3. Compute and interpret common ***financial ratios***.
4. Assess the determinants of a firm's financial performance using ***financial ratios and including the use of the DuPont analysis***.
5. Identify and explain some of the problems and pitfalls in financial statement analysis.

Module 3: Chapter 3

1. Distinguish between the various types of financial markets.
2. Describe the various types of financial intermediaries and their functions.
3. Describe how financial markets and financial intermediaries in the United States differ from those in other parts of the world.

Module 4: Chapter 4

1. Determine the future value of an investment made today.
2. Determine the present value of cash to be received in the future.
3. Calculate the rate of return on an investment.
4. Given any 4 of the TVM variables (n , k , p_v , p_{mt} , f_v) be able to calculate the unknown variable.
5. Determine the future and present value of investments with multiple future cash flows.
6. Describe the loan amortization process and create a loan amortization table. Explain how interest rates are quoted.
7. Be financial calculator literate: be able to use the TI BA II Plus to solve the types of problems listed above.

UNIT 3: MODULES 5-7. All UNIT 3 Quizzes open March 5.

Module 5: Chapter 5

1. Describe the **cost of money** and the factors that influence interest rates.
2. Describe how interest rates are determined.
3. Describe the yield curve, its relationship to the term structure of interest rates, and discuss how to interpret the market's expectations of future interest rates based on the shape of the yield curve.
4. Discuss how government actions and general business activity affect interest rates.
5. Discuss the impact on changes in interest rates (required rates of return) on the value of financial assets

Module 6: Chapter 6

1. Identify important bond features and types of bonds.
2. Describe how bond are valued and why bond values fluctuate.
3. Discuss bond ratings and what they mean. Relate this to the risk/return tradeoff.
4. Evaluate the impact of inflation on interest rates and bond values.
5. Explain the bond structure of interest rates and the determinants of bond yields.

Module 7: Chapter 7

1. Explain how stock markets work.
2. Explain the efficient markets hypothesis and its implications for investors.
3. Use various models (the Gordon Model, the Multiples approach, etc) to value shares of stock
4. Calculate and explain the total return, the dividend yield and the capital gain yield.

UNIT 4: MODULES 8 & 9. All Unit 4 Quizzes open April 16.

Module 8: Chapter 9

1. Describe the importance of capital budgeting decisions and the general process that is followed when making decisions about investing in fixed (capital) assets.
2. Describe how the net present value (NPV) technique and the internal rate of return (IRR) technique are used to make investment (capital budgeting) decisions.
3. Compare the NPV technique with the IRR technique, and discuss why the two techniques might not always lead to the same investment decisions.
4. Describe how conflicts that might arise when using the NPV and IRR techniques.
5. Describe other capital budgeting techniques used by businesses to make investment decisions and which techniques are used most often in practice.

Module 9: Chapter 12

1. Distinguish between business and financial risk.
2. Discuss both the internal and external factors that affect a firm's optimal capital structure
3. Explain and illustrate how financial leverage can be used to magnify a firm's ROA
4. Discuss why capital structures differ systematically across industries and countries

COURSE REQUIREMENTS:

1. **Quizzes (10 % of your course grade).** There be at least 13 Quizzes, covering 9 chapters plus some review material. **{All chapter-specific Quizzes allow you 3 attempts, with 10 randomly selected questions in each attempt. The lowest score is dropped, and your actual Quiz Score is the average of the 2 highest attempts. The chapter-specific Quizzes, identified by the naming convention: Ch # Pub Quiz # ... , have no time-limit on each individual attempt; however, you must submit all 3 of your attempts between the day the quiz opens and the due date/time! If you want to stop after submitting only 1 or 2 of the 3 allowed attempts, that is totally fine.}** Some quizzes, which are derived from topic-specific, instructor provide material, will allow you 2 attempts, with the higher score being used as the Quiz Score. Topic-specific Quizzes have a time limit of 30 minutes and contain 10 questions. It will be obvious by the name of the Quiz whether or not it is a "chapter-specific" Quiz. Canvas will automatically calculate your "Quiz Score" which will then represent 10% of your final grade. Example: If there are a total of 400 quiz points available during the semester, and you earn 300 of them, then your Quiz Score= $300/400=75\%$. That 75% Quiz Score will then represent 10% of your final course score.
2. **Unit Exams (60% of your course grade).** There will be 4 "Unit Exams", where each Unit consists of either 2 or 3 chapters. (The total number of questions per Unit Exam will vary (about 25

questions with a time limit of 75 minutes.) Canvas will automatically calculate your “Unit Exam Score” which will then represent 60% of your final grade. Example: If there are a total of 800 Unit Exam points available during the semester, and you earn 700 of them, then your Unit Exam Score=700/800=88%. That 88% Unit Exam Score will then represent 60% of your final Course Score.

3. **Comprehensive Final Exam (30% of your course grade)**. The Comprehensive Final Exam, given in 3 Parts (all available on the same date and all due the same date), will cover all material covered/presented in the course. Canvas will automatically calculate your “Final Exam Score” which will then represent 60% of your final grade. Example: If there are a total of 600 Final Exam points available at the end of the semester, and you earn 500 of them, then your Final Exam Score=500/600=84%. That 84% Final Exam Score will then represent 30% of your final Course Score.

So, all Quizzes combined represent 10% of your course grade, all 4 Unit Exams combined represent 60% of your course grade, and the Final Exam represents 30% of your course grade.

$$\text{Course Score} = .10 \times (\text{Quiz Score}) + .60 \times (\text{Unit Exam Score}) + .30 \times (\text{Final Exam Score})$$

$$\text{Example} = .10 \times (75\%) + .60 \times (88\%) + .30 \times (84\%) = 87\% \text{ (using the numbers above)}$$

If a Quiz is **chapter-specific**, then it is targeted to the Learning Goals (LGs) of that particular chapter. If a Quiz is **topic-specific**, then it is targeted to the LGs related to that particular topic. Unit Exams will target the LGs of the *specific chapters contained within that Unit*. **The Final Exam will target all chapter LGs and the Course Objectives.**

Quiz and Unit Exam naming and numbering conventions will **clearly state** the material those assessments target.

Please note: There is a General Course Rule that no exceptions/exemptions/extensions to Assignment, Quiz, or Exam due dates/times beginning 24 hours prior to the published due date/time! If you choose to wait until the last 24 hours to submit a course Task, you must take complete responsibility for submitting that course Task prior to the published deadline.

Grading Criteria Rubric and Conversion:

$$\text{Course Score} = .10 \times (\text{Quiz Score}) + .60 \times (\text{Unit Exam Score}) + .30 \times (\text{Final Exam Score})$$

<u>Total Points Earned</u>	<u>Course Grade</u>
90 - 100%	A
80 - 89.9%	B
70 - 79.9%	C
60 - 69.9%	D
Below 600	F

Posting of Grades

Quiz and Exam scores will be posted in the Canvas Grades. Quiz scores will be posted almost immediately following the passing of the due date. Unit Exam scores and the Final Exam score will generally be posted within 24 - 48 hours of the passing of the due date.

Final Course Grades will be calculated using Excel (a much more flexible and powerful tool than Canvas Grades). Final Course Grades will be entered into Canvas Grades by Saturday, December 16 at 5pm. Course grades will be formally submitted to the University Registrar the following Monday. So you will have an opportunity to double-check your Course grade, to be certain it matches your own expectation.

COURSE OUTLINE AND CALENDAR

The course is divided into 4 Units, with each Unit containing 2-3 Modules. With the exception of Module 0, which is devoted to review, each Module corresponds to a Chapter in the text. Module 1-7 correspond to Chapters 1-7, while Module 8 corresponds to Chapter 9 and Module 9 corresponds to Chapter 12.

Course Calendar: (weekly schedule on last page. Quiz due dates can be seen on the Syllabus page or within the course Modules.)

Unit 1: 1/16 – 1/28: Module 0 & Module 1 (Review and Chapter 1)

Unit Exam 1: 6pm, 1/25 – 11:59pm, 1/28

Unit 2: 1/29 – 3/4: Modules 2 – 4 (Chapters 2 – 4)

Unit Exam 2: 6pm, 3/1 – 11:59pm, 3/4

Unit 3: 3/5 – 4/15: Modules 5 – 7 (Chapters 5 – 7)

Unit Exam 3: 6pm, 4/12 – 11:59pm, 4/15

Unit 4: 4/16 – 5/6: Module 8 & Module 9 (Chapters 9 & 12)

Unit Exam 4: 6pm, 5/3 – 11:59pm, 5/6

Comprehensive Final Exam: Everything! 5/6 – 5/10

Comprehensive Final Exam (in 3 Parts): all Parts open at 12:01am, Sunday, May 6 and close at 1pm, Thursday, May 10. You can take them in any order, on different days, whatever makes your life easier, rather than having one long ex

Important University Dates:

January 2018

January 2, (Tuesday) Winter Break Ends
January 2, (Tuesday) Priority Deadline for Admissions applications
January 5, (Friday) VA Certification Request Priority Deadline
January 11, (Thursday) Convocation
January 12, (Friday) Tuition and Fee payment deadline (16 week & 1st 8 week)
January 15, (Monday) Martin L. King Jr. Day
January 16, (Tuesday) ADD/DROP/LATE REGISTRATION BEGINS (\$25 fee assessed for late registrants) (16 week & 1st 8 week)
January 16, (Tuesday) Classes Begins
January 18, (Thursday) ADD/DROP/LATE REGISTRATION ENDS (16 week & 1st 8 week)
January 23, (Tuesday) Last day to drop 1st 8-week classes with no record
January 31, (Wednesday) Last day to drop 16 week classes with no record

February 2018

February 2, (Friday) Priority Deadline to Submit Graduation Application
February 9, (Friday) Last day to drop a 1st 8-week class with a Q or withdraw with a W
February 15, (Thursday) Last day to apply for Clinical Teaching
February 23, (Friday) Student End of Course Survey Opens (1st 8-Week Classes)

March 2018

March 1, (Thursday) Deadline to submit application to Teacher Education Program
March 2, (Thursday) Deadline to Submit Graduation Application for Ceremony Participation
March 9, (Friday) 1st 8 week classes end
March 9, (Friday) Deadline for Admissions applications
March 11, (Sunday) Student End of Course Survey Closes (1st 8-Week Classes)
March 12, (Monday) Spring Break Begins
March 12, (Monday) 1st 8-week grades from faculty due by 3pm
March 15, (Thursday) Tuition and Fee Payment Deadline (2nd 8-week classes)
March 16, (Friday) Spring Break Ends
March 19, (Monday) 2nd 8 week begins
March 19, (Monday) Summer Advising Starts
March 19, (Monday) Class Schedule Published
March 19, (Monday) ADD/DROP/LATE REGISTRATION BEGINS (\$25 fee assessed for late registrants) (2nd 8-week classes)
March 21, (Wednesday) ADD/DROP/LATE REGISTRATION ENDS (2nd 8-week classes)
March 27, (Tuesday) Last day to drop 2nd 8-week classes with no record
March 30, (Friday) Last day to drop a 16-week course with a Q or withdraw with a W

April 2018

April 1, (Sunday) GRE/GMAT scores due to Office of Graduate Studies
April 2, (Monday) Scholarship Deadline
April 2, (Monday) Registration begins
April 5, (Thursday) Priority Deadline for International Student Admission Applications
April 13, (Friday) Last day to drop a 2nd 8-week class with a Q or withdraw with a W*
April 13, (Friday) Deadline for submission of final committee-edited theses with committee

approval signatures to Office of Graduate Studies

April 27, (Friday) Student End of Course Survey Opens (16 Week and 2nd 8-Week Classes)

May 2018

May 7-11, Finals Week

May 11, (Friday) Last day to file for Degree Conferral (Registrar's Office)(\$20 Late Application Fee applies)

May 11, (Friday) Spring Term Ends

May 11, (Friday) Last day to withdraw from the university (16 week and 2nd 8 week classes)

May 11, (Friday) Last day to apply for \$1000 Tuition Rebate for Spring graduation (5pm)

May 12, (Saturday) Commencement Ceremony Bell County Expo Center 7:00 p.m.

May 13, (Sunday) Student End of Course Survey Closes (16 Week and 2nd 8-Week Classes)

May 14, (Monday) Minimester begins

May 15, (Tuesday) Last Day to clear Thesis Office

May 5, (Tuesday) Final grades due from faculty by 3pm (16 week & 2nd 8 week)

May 21, (Monday) Priority Deadline for Admissions applications

May 25, (Friday) VA Certification Request Priority Deadline

May 28, (Monday) Memorial Day

TECHNOLOGY REQUIREMENTS AND SUPPORT

If you are teaching an online or blended course, or if you are using Canvas to augment your on-campus course, you need to include information about Technology Requirements and Support. In addition, include a statement on the technology requirements for the successful completion of the course and when applicable, information on how to access these resources (for example, how to obtain a certain software through University site license).

Technology Requirements

This course will use the A&M-Central Texas Instructure Canvas learning management system. Logon to A&M-Central Texas Canvas [<https://tamuct.instructure.com>].

Username: Your MyCT username (xx123 or everything before the "@" in your MyCT e-mail address)

Password: Your MyCT password

Canvas Support

Use the Canvas Help link, located at the bottom of the left-hand menu, for issues with Canvas. You can select "Chat with Canvas Support," submit a support request through "Report a Problem," or call the Canvas support line: 1-844-757-0953.

For issues related to course content and requirements, contact your instructor.

Other Technology Support

For log-in problems, students should contact Help Desk Central.

24 hours a day, 7 days a week:

Email: helpdesk@tamu.edu

Phone: (254) 519-5466

[Web Chat](http://hdc.tamu.edu): [<http://hdc.tamu.edu>]

Please let the support technician know you are an A&M-Central Texas student.

UNIVERSITY RESOURCES, PROCEDURES, AND GUIDELINES

Drop Policy.

If you discover that you need to drop this class, you must complete a [Drop Request Form](https://www.tamuct.edu/registrar/docs/Drop_Request_Form.pdf) [https://www.tamuct.edu/registrar/docs/Drop_Request_Form.pdf].

Professors cannot drop students; this is always the responsibility of the student. The Registrar's Office will provide a deadline on the Academic Calendar for which the form must be completed, signed and returned. Once you return the signed form to the Registrar's Office, you must go into Warrior Web and confirm that you are no longer enrolled. If you still show as enrolled, FOLLOW-UP with the Registrar's Office immediately. You are to attend class until the procedure is complete to avoid penalty for absence. Should you miss the drop deadline or fail to follow the procedure, you will receive an F in the course, which may affect your financial aid and/or VA educational benefits.

Academic Integrity.

Texas A&M University -Central Texas values the integrity of the academic enterprise and strives for the highest standards of academic conduct. A&M-Central Texas expects its students, faculty, and staff to support the adherence to high standards of personal and scholarly conduct to preserve the honor and integrity of the creative community. Academic integrity is defined as a commitment to honesty, trust, fairness, respect, and responsibility. Any deviation by students from this expectation may result in a failing grade for the assignment and potentially a failing grade for the course. Academic misconduct is any act that improperly affects a true and honest evaluation of a student's academic performance and includes, but is not limited to, cheating on an examination or other academic work, plagiarism and improper citation of sources, using another student's work, collusion, and the abuse of resource materials. All academic misconduct concerns will be reported to the university's Office of Student Conduct. Ignorance of the university's standards and expectations is never an excuse to act with a lack of integrity. When in doubt on collaboration, citation, or any issue, please contact your instructor before taking a course of action.

Academic Accommodations.

At Texas A&M University-Central Texas, we value an inclusive learning environment where every student has an equal chance to succeed and has the right to a barrier free education. The Department of Access and Inclusion is responsible for ensuring that students with a disability receive equal access to the University's programs, services and activities. If you believe you have a disability requiring reasonable accommodations please contact the Department of Access and Inclusion at (254) 501-5831. Any information you provide is private and confidential and will be treated as such.

For more information please visit our [Access & Inclusion](https://www.tamuct.edu/student-affairs/access-inclusion.html) webpage [https://www.tamuct.edu/student-affairs/access-inclusion.html].

Texas A&M University-Central Texas supports students who are pregnant and/or parenting. In accordance with requirements of Title IX and guidance from US Department of Education's Office of Civil Rights, the Dean of Student Affairs' Office can assist students who are pregnant and/or parenting in seeking accommodations related to pregnancy and/or parenting. For more information, please visit <https://www.tamuct.departments/index.php>. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these [requirements and guidelines online](#), please visit the website [<http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf>].

Title IX of the Education Amendments Act of 1972 prohibits discrimination on the basis of sex and gender – including pregnancy, parenting, and all related conditions. A&M-Central Texas is able to provide flexible and individualized reasonable accommodation to pregnant and parenting students. All pregnant and parenting students should contact the Division of Student Affairs at 254-501-5909 to seek out assistance. Students may also contact the University's Title IX Coordinator.

Tutoring.

Tutoring is available to all A&M-Central Texas students, both on-campus and online. On-campus subjects tutored include Accounting, Advanced Math, Biology, Finance, Statistics, Mathematics, and Study Skills. Tutors are available at the Tutoring Center in Warrior Hall, Suite 111. If you have a question regarding tutor schedules, need to schedule a tutoring session, are

interested in becoming a tutor, or any other question, contact Academic Support Programs at 254-519-5796, or by emailing Dr. DeEadra Albert-Green at deeadra.albertgreen@tamuct.edu.

Chat live with a tutor 24/7 for almost any subject on your computer! Tutor.com is an online tutoring platform that enables A&M-Central Texas students to log-in and receive FREE online tutoring and writing support. This tool provides tutoring in over forty subject areas. Access Tutor.com through Canvas.

University Writing Center: Located in 416 Warrior Hall, the University Writing Center (UWC) at Texas A&M University-Central Texas is a free workspace open to all TAMUCT students from 10am-5pm Monday-Thursday with satellite hours in the University Library Monday-Thursday from 6:00-9:00pm. Students may arrange a one-on-one session with a trained and experienced writing tutor by visiting the UWC during normal operating hours (both half-hour and hour sessions are available) or by making an appointment via [WCOOnline](#) at [<https://tamuct.mywconline.com/>]. In addition, you can email Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu to schedule an online tutoring session. Tutors are prepared to help writers of all levels and abilities at any stage of the writing process.

While tutors will not write, edit, or grade papers, they will assist students in developing more effective composing practices. By providing a practice audience for students' ideas and writing, our tutors highlight the ways in which they read and interpret students' texts, offering guidance

and support throughout the various stages of the writing process. In addition, students may work independently in the UWC by checking out a laptop that runs the Microsoft Office suite and connects to WIFI, or by consulting our resources on writing, including all of the relevant style guides. Whether you need help brainstorming ideas, organizing an essay, proofreading, understanding proper citation practices, or just want a quiet place to work, the University Writing Center is here to help!

If you have any questions about the University Writing Center, please do not hesitate to contact Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu.

University Library.

The University Library provides many services in support of research across campus and at a distance. We offer over 200 electronic databases containing approximately 250,000 eBooks and 82,000 journals, in addition to the 72,000 items in our print collection, which can be mailed to students who live more than 50 miles from campus. Research guides for each subject taught at A&M-Central Texas are available through our website to help students navigate these resources. On-campus, the library offers technology including cameras, laptops, microphones, webcams, and digital sound recorders.

Research assistance from a librarian is also available twenty-four hours a day through our online chat service, and at the reference desk when the library is open. Research sessions can be scheduled for more comprehensive assistance, and may take place on Skype or in-person at the library. Assistance may cover many topics, including how to find articles in peer-reviewed journals, how to cite resources, and how to piece together research for written assignments.

Our 27,000-square-foot facility on the A&M-Central Texas main campus includes student lounges, private study rooms, group work spaces, computer labs, family areas suitable for all ages, and many other features. Services such as interlibrary loan, TexShare, binding, and laminating are available. The library frequently offers workshops, tours, readings, and other events. For more information, please visit our [Library website](https://tamuct.libguides.com/) [https://tamuct.libguides.com/].

OPTIONAL POLICY STATEMENTS:

A Note about Sexual Violence at A&M-Central Texas

Sexual violence is a serious safety, social justice, and public health issue. The university offers support for anyone struggling with these issues. University faculty are mandated reporters, so if someone discloses that they were sexually assaulted (or a victim of Domestic/Dating Violence or Stalking) while a student at TAMUCT, faculty members are required to inform the Title IX Office. If you want to discuss any of these issues confidentially, you can do so through Student Counseling (254-501-5955) located on the second floor of Warrior Hall (207L).

Sexual violence can occur on our campus because predators often feel emboldened, and victims often feel silenced or shamed. It is incumbent on ALL of us to find ways to actively create environments that tell predators we don't agree with their behaviors and tell survivors

we will support them. Your actions matter. Don't be a bystander; be an agent of change. For additional information on campus policy and resources visit the [Title IX webpage](https://www.tamuct.edu/departments/compliance/titleix.php) [https://www.tamuct.edu/departments/compliance/titleix.php].

INSTRUCTOR POLICIES.

*Please note: there is a **General Course Rule** that **NO** exceptions/exemptions/extensions to Quiz or Exam **due dates/times** will be given, beginning 24 hours prior to the published due date/time!*

If you choose to wait until the last 24 hours to submit a course requirement, you must take complete responsibility for submitting that course requirement prior to the published deadline

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