SYLLABUS - SPRING SEMESTER 2020
RISK MANAGEMENT
Course Number: FIN 4308. Section 110. Course CRN: 10032

WARRIOR SHIELD – An Emergency Warning System for Texas A&M University-Central Texas
Warrior Shield 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 Warrior Shield through their myCT email account.

Connect to Warrior Shield by 911Cellular [https://portal.publicsafetycloud.net/Account/Login] to change where you receive your alerts or to opt out. By staying enrolled in Warrior Shield, university officials can quickly pass on safety-related information, regardless of your location.

1. COURSE DATES, MODALITY, AND LOCATION

This course meets from January 13 through May 7, 2020, in a fully online format except when the campus is closed, as noted on the Course Calendar in this Syllabus or announced by the university (see paragraph above on Warrior Shield).

This course uses the A&M-Central Texas Canvas Learning Management System described more fully later in this syllabus and accessed at: https://tamuct.instructure.com/. Students must check the Canvas site frequently throughout the semester. You will use the tamuct username and password communicated to you separately to log on to this system. Canvas will be utilized for communication that includes email, announcements, grades, the syllabus, and learning materials for the duration of the course.

2. INSTRUCTOR CONTACT INFO

Name: Dr. Mary H. Kelly; Associate Professor of Finance
Office: 323F Founder’s Hall
Phone: 254-501-5846 (university may discontinue phones and more fully utilize email that can schedule appointments by phone or on-campus)
Email: Contact me by Canvas email.
If you contact my university email of mhkelly@tamuct.edu BE SURE THE SUBJECT LINE SAYS FIN 3301-130.
Office Hours: On-Campus: Tues: 12:15 – 1:15 pm. Don’t hesitate to ask for other days/times.
Online Office Hours thru email and phone calls:
   Mon: 11 am – Noon and 6-7 pm.
   Tues, Weds, Thurs: 4:00-5:00 pm.
Other days and times available. Don’t hesitate to ask me.
Communication between Instructor and Student: The best way to reach me is email in Canvas or at my university email stated above. Be sure to put FIN 3301-130 in the subject line. I generally respond within a day or two, or sooner if I am online for virtual office hours.
A General Discussion Board will be set up in Canvas that will allow you to ask questions of others in the class and receive their answers or comments. Utilization of this discussion board is a key feature for class interface beyond the face-to-face class schedule.

Administrator for Course, Department, and the College of Business Administration (COBA).
1) call 254-501.5933.
2) COBA general assistance: Email is cobainfo@tamuct.edu. Phone is 254-519-5437.

3. COURSE OVERVIEW AND DESCRIPTION

Course Description:
Analyze processing, investing, and evaluation of risk management. Examine risk management process and its application in commercial, personal, and public risk. Explore various types of insurance products, the process by which insurance is sold, and how individuals and organizations manage risk via insurance products.

Prerequisite(s): FIN 3301 or permission of department chair.

4. COURSE MATERIALS


5. COURSE LEARNING OBJECTIVES (LOs)

By best practice, learning outcomes are not only measurable, they are explicit at both the course level and at the module level. The Course Learning Outcomes are listed below. This Syllabus has a Course Calendar that includes an assessment map stating the connection between Learning Outcomes and assignments. Upon successful completion of this course, a student should be able to demonstrate the following Course Learning Outcomes, which will be measured during the course:

1. Describe the risk-return relationship for common types of insurance.
2. Compare and contrast enterprise risk management and traditional risk management.
3. Describe traditional insurance and contrast with social insurance
4. Describe types of insurers and the marketing systems.
5. Explain the regulatory environment for insurers.
6. Describe how financial analysis can be applied to risk management decision-making.

6. COURSE REQUIREMENTS AND GRADING RUBRIC

Course Calendar: This Syllabus includes a Course Calendar. Each Module outlines topics, requirements, extra credit opportunities, due dates, and the connection between the required exams/quizzes and Learning Objectives described above in Section 5 of this Syllabus. The Course Calendar may change at discretion of professor.

Exams/Quizzes
Exams are called Quizzes in Canvas, so the words Exam and Quiz have the same meaning. The Syllabus, however, attempts to distinguish short quizzes from longer ones by referencing the chapters covered by each. More chapters mean longer exams/quizzes. Scores on Exams/Quizzes may be adjusted for a variety of reasons and any adjustment will be posted in Canvas.

The Exams/Quizzes may not appear to be comprehensive but some material builds on itself. In this sense – understanding the material – the exams are comprehensive.

Other Requirements
Other requirements that are not exams or quizzes are NOT extensive, but have points that contribute to the final score and course grade. An example is the score on each student’s introduction to the class that’s required to posted on a Discussion Board in Canvas.

Late or Missed Submissions:
Late submissions are not acceptable. If you make acceptable arrangements with the instructor, it is possible to arrange a make-up exam or arrange for missed points to come from another Exam/Quiz or from an average of other course work.

Extra credit:
There will be opportunities for extra credit during the semester.

Grading:

Letter grades are based on a student’s percentage of the maximum points possible from all requirements. EXTRA CREDIT points will increase a student’s total points, making it possible, albeit difficult, for a student to have more than the 100% of the maximum required points. The maximum points possible from all requirements is the base for determining course grades as described below.

A is 90% and higher of maximum points possible from all requirements.
B is 80% - 89%
C is 70% - 79%
D is 60% - 69%
F is less than 60%

All grades will be posted in Canvas Gradebook. Grading will generally be done within a week of due date.
Incomplete Grades:
A grade of Incomplete can be given only according to university policy, which requires extenuating circumstances, such as serious illness or other necessary absences, and a grade-to-date in the course of at least a “C,” with most of the course completed. Also, an Incomplete must be completed in accordance with university policy. If this does not happen, the “Incomplete” will be changed to “F.” Requests should be submitted in writing and should include a detailed explanation and documentation. An address and/or telephone number where you may be contacted throughout the following full-term semester (i.e., Fall or Spring). Also, students will be required to enter into a contract with the professor to finish the course with specified requirements and within a timeframe to be determined by the professor.

7. COMMUNICATION GUIDELINES - NETEQUITTE

Online communication is a very critical component for this online course and is also important for this course in a face-to-face format. You are expected to conduct yourself in the same respectful manner, whether in the face-to-face classroom or in online communications. Be sure to abide by the following guidelines when participating in the various methods of communication with instructors and classmates:

1. Think through your response before responding. Before you submit your comments, proofread your comments to minimize any misunderstandings.
2. Do not capitalize everything. Capital letters may be used for EMPHASIS, BUT IT MAY APPEAR THAT YOU’RE SHOUTING!
3. Keep conversations free from offensive language. The online course is an environment for positive feedback and productive dialogue. Profanity will not be tolerated.
4. Use correct spelling and proper grammar. Keep your responses on topic and concise. Do not write long responses, for they will not likely be read or may take too much of another person’s time.
5. Do not ramble. You are not the only person behind a keyboard. Be mindful of others' feelings and treat them with the respect everyone deserves.
6. Communicate respectfully.

In this course, you are also expected to abide by the University’s student code of conduct and policies on the classroom. View the University’s Student Code of Conduct online (Click here for link to an external site). Visit the Office of Student Conduct Website here. (Click here for link to an external site).

8. INSTRUCTOR POLICIES

(8 i.) Copyright Notice
Students should assume that all course material is copyrighted by the respective author(s). Reproduction of course material is prohibited without consent by the author and/or course instructor. Violation of copyright is against the law and Texas A&M University-Central Texas’ Code of Academic Honesty. All alleged violations will be reported to the Office of Student Conduct.

Copyright 2020 by Dr. Mary Kelly at Texas A&M University-Central Texas. College of Business Administration. 1001 Leadership Place, Killeen, TX 76549. Phone 254-501-5846. Fax 254-501-5825. mhkelly@tamuct.edu.
(8 ii.) Additional Information
An important component of a learner-centered syllabus is a section directed to you – the student - that explains the instructor’s teaching philosophy for this course. Here it is.

My expectation is for you to develop reasonable proficiency with several established theories about financial valuation. Proficiency includes demonstrating a thorough understanding of the risk - return relationship as the foundation for theories and financial calculations covered in this course. Proficiency also means demonstrating accuracy in financial terminology and calculations. I am always enthusiastic about teaching finance and discussing professional development with students! Remember: the best way to reach me is Canvas email or my university email of mhkelley@tamuct.edu with FIN 3301-130 in the subject line.

9. COURSE CALENDAR

Below is the course calendar. It may change at discretion of professor.
<table>
<thead>
<tr>
<th>MODULES #1 - #5 AND DATES FOR WEEKS #1 - #17 DURING SEMESTER</th>
<th>TOPICS</th>
<th>CHAPTERS TO BE COVERED. LEARNING MATERIALS WILL BE POSTED IN CANVAS, SUCH AS LECTURE NOTES, POWER POINT SLIDES FOR TEXT, ETC.</th>
</tr>
</thead>
<tbody>
<tr>
<td>MODULE #1</td>
<td>Risk and its Treatment in the growing field of Risk Management</td>
<td>Ch 1, 2, 3, 4, and Learning Materials posted in Canvas</td>
</tr>
<tr>
<td>WEEK 1</td>
<td>Introduction, Syllabus, Tutoring Center. Risk and Its Treatment Definitions of Risk Techniques for Managing Risk</td>
<td>Ch 1 and Learning Materials posted in Canvas</td>
</tr>
<tr>
<td>Mon Jan 13 thru Sun Jan 19</td>
<td>REQUIRED. DUE Jan by 20 at Noon. Student Intro on Discussion Board. See Canvas.</td>
<td></td>
</tr>
<tr>
<td>WEEK 2</td>
<td>Insurance and Risk Definitions &amp; Characteristics of Insurance</td>
<td>Ch 2. Learning Materials in Canvas.</td>
</tr>
<tr>
<td>Mon Jan 20 thru Sun Jan 26</td>
<td>REQUIRED. Quiz 1a DUE by Jan 27 at Noon. See Canvas. On chaps 1,2.</td>
<td>Online Materials that come with new Text at <a href="http://www.pearson.com">www.pearson.com</a></td>
</tr>
<tr>
<td>Mon Jan 27 thru Sun Feb 2</td>
<td>REQUIRED Quiz 1b DUE by Feb 3 Noon. On this chap.</td>
<td>Online Materials that come with new Text at <a href="http://www.pearson.com">www.pearson.com</a></td>
</tr>
<tr>
<td>Mon Feb 3 thru Sun Feb 9</td>
<td>REQUIRED Exam/Quiz 1c DUE by Feb 10 Noon. ON CHAPS 1-4 in this Module. (see sect 5 above for Learning Objectives #1,2,3)</td>
<td>Online Materials that come with new Text at <a href="http://www.pearson.com">www.pearson.com</a></td>
</tr>
<tr>
<td>MODULE #2</td>
<td>The Insurance Industry</td>
<td>Ch 5,6,7. Learning Materials in Canvas</td>
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</tr>
</tbody>
</table>
| WEEK 5    | Types of Insurers and Marketing Systems  
            | Private Insurance  
            | Agents and Brokers  
            | **REQUIRED Quiz 2a DUE Feb 17 Noon. On this chap.**  
            | Insurance Company Operations  
            | Rate Making  
            | Underwriting  
            | Claims Settlement  
            | Reinsurance  
            | Investments  
            | **REQUIRED Quiz 2b DUE Feb 24 Noon. On this chap.**  
            | Financial Operations of Insurers  
            | Property & Casualty Insurers  
            | Life Insurance Companies  
            | Rate Making  
            | **REQUIRED EXAM/QUIZ 2c DUE March 3 Noon. ON CHAPS 5,6,7 in this Module. (See Sect 5a above for course LO #1,3,4,6)** |
| WEEK 6    | Ch 5. Learning Materials in Canvas.  
            | Online Materials that come with new Text at www.pearson.com  
            | Online Materials that come with new Text at www.pearson.com  
            | Ch 7. Learning Materials in Canvas.  
            | Online Materials that come with new Text at www.pearson.com |
| WEEK 7    | MODULE #3  
            | Financial Analysis of the Risk-Return Relationship for Lending to a Business  
            | Learning Materials in Canvas.  
            | Case Analysis.  
            | Review Material in Canvas for Case Analysis in a Real-World Situation  
            | **Extra Credit. DUE by Mon March 9 Noon, Available March 2 – 9 because of Spring Break.**  
            | Post on Discussion Board.  
            | **SPRING BREAK** |
| WEEK 10 | Review materials in Canvas on Case Analysis – a Real World Situation.  
**REQUIRED:** Quiz 3a DUE March 23 Noon. On the Risk-Return Relationship in Commercial-Corporate Lending. | See Learning Materials in Canvas. Case is not in the text. |
|---|---|---|
| **Week 11**  
Mon March 23 thru  
Sun March 30 | Review materials in Canvas on Case Analysis – a Real World Situation.  
**REQUIRED:** Exam/Quiz 3b DUE March 31 Noon. On all material in this Module on Risk-Return Relationship in Corporate Lending. |  |
| **MODULE #4** | Non-Traditional Insurance | Ch 18, 27. Learning Materials in Canvas  
**WEEK 12**  
Mon March 31 Thru  
Sun April 5  

**WEEK 13**  
Mon April 6 thru  
Sun April 12 | Social Insurance Programs  
Social Security, Disability, Medicare, Unemployment, Workers Compensation.  
Crime Insurance.  
Surety Bonds. ISO Program.  
**REQUIRED Exam 4a, 4b. DUE April 14 Noon. On all chaps in this Module. (See Section 5a above for LO #1,3,4,6)** | Ch 18. Learning Materials in Canvas.  
Online Materials that come with new Text at [www.pearson.com](http://www.pearson.com)  
Ch 27. Learning Materials in Canvas.  
Online Materials that come with new Text at [www.pearson.com](http://www.pearson.com) |
| **MODULE #5** | Traditional Insurance | Select Chapters. See Canvas. |
| **WEEK 14**  
Mon April 13 thru  
Sun April 19 | Read select chapters on:  
Insurance for Life; Health; Auto; Homeowners; Other Property & Liability.  
Insurance for: Annuities IRAs; Employee Benefits Plans for Health and Retirement. | Select Chapters on traditional insurance. See guidelines and requirements in Canvas. |
<table>
<thead>
<tr>
<th>Week 15</th>
<th>Continue and Finish Readings.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mon April 20</td>
<td>Draft writing assignment. See Canvas for requirements and guidelines.</td>
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<tr>
<td>thru</td>
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<tr>
<td>Sun April 26</td>
<td></td>
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<tr>
<td>Week 16</td>
<td></td>
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<tr>
<td>Mon April 27</td>
<td></td>
</tr>
<tr>
<td>Thru</td>
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<tr>
<td>Sun May 3</td>
<td></td>
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<tr>
<td><strong>FINALS WEEK</strong></td>
<td></td>
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<tr>
<td>WEEK 17</td>
<td></td>
</tr>
<tr>
<td>Mon May 4</td>
<td>Review scores and course grades.</td>
</tr>
<tr>
<td>thru</td>
<td>Do Advising for Academic Planning and Professional Development.</td>
</tr>
<tr>
<td>Thru May 7</td>
<td></td>
</tr>
<tr>
<td><strong>SAME MATERIALS AS ABOVE.</strong></td>
<td></td>
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</tbody>
</table>

**UNIVERSITY RESOURCES, PROCEDURES, AND POLICIES**

10. TECHNOLOGY REQUIREMENTS FOR THE COURSE

10a. Technology Requirements
This course will use the A&M-Central Texas Instructure Canvas learning management system. We strongly recommend the latest versions of Chrome or Firefox browsers. Canvas no longer supports any version of Internet Explorer.

Logon to A&M-Central Texas Canvas [https://tamuct.instructure.com/] or access Canvas through the TAMUCT Online link in myCT [https://tamuct.onecampus.com/]. You will log in through our Microsoft portal.

Username: Your MyCT email address. Password: Your MyCT password

10b. 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
Please let the support technician know you are an A&M-Central Texas student.

11. IMPORTANT DATES THIS SEMESTER:

11a. The Academic Calendar can be found at this link: https://www.tamuct.edu/registrar/academic-calendar.html

The following calendar is proposed and can change without notice.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 13, 2020</td>
<td>Add, Drop and Late Registration Begins for 16- and First 8-Week Classes</td>
</tr>
<tr>
<td></td>
<td>$25 Fee assessed for late registrants</td>
</tr>
<tr>
<td>January 13, 2020</td>
<td>Classes Begin for Spring Semester</td>
</tr>
<tr>
<td>January 15, 2020</td>
<td>Deadline for Add, Drop, and Late Registration for 16- and First 8-Week</td>
</tr>
<tr>
<td></td>
<td>Classes</td>
</tr>
<tr>
<td>January 20, 2020</td>
<td>Martin Luther King, Jr Day (University Closed)</td>
</tr>
<tr>
<td>January 21, 2020</td>
<td>Deadline to Drop First 8-Week Classes with No Record</td>
</tr>
<tr>
<td>January 29, 2020</td>
<td>Deadline to Drop 16-Week Classes with No Record</td>
</tr>
<tr>
<td>February 21, 2020</td>
<td>Deadline to Drop First 8-Week Classes with a Quit (Q) or Withdraw (W)</td>
</tr>
<tr>
<td>March 1, 2020</td>
<td>Deadline for Teacher Education and Professional Certification Applications</td>
</tr>
<tr>
<td>March 6, 2020</td>
<td>Classes end for 1st 8-Weeks</td>
</tr>
<tr>
<td>March 9-12, 2020</td>
<td>Spring Break (No Classes - Administrative Offices Open)</td>
</tr>
<tr>
<td>March 13, 2020</td>
<td>Spring Break (University Closed)</td>
</tr>
<tr>
<td>March 10, 2020</td>
<td>Deadline for Faculty Submission of First 8-Week Final Class Grades</td>
</tr>
<tr>
<td></td>
<td>(due by 3pm)</td>
</tr>
<tr>
<td>March 15, 2020</td>
<td>Deadline for Clinical Teaching/Practicum Applications</td>
</tr>
<tr>
<td>March 16, 2020</td>
<td>Add, Drop, and Late Registration Begins for Second 8-Week Classes</td>
</tr>
<tr>
<td></td>
<td>$25 Fee assessed for late registrants</td>
</tr>
<tr>
<td>March 16, 2020</td>
<td>Classes Begin for Second 8-Week Session</td>
</tr>
<tr>
<td>March 16, 2020</td>
<td>Class Schedule Published for Summer Semester</td>
</tr>
<tr>
<td>March 18, 2020</td>
<td>Deadline for Add, Drop, and Late Registration for Second 8-Week Classes</td>
</tr>
<tr>
<td>March 23, 2020</td>
<td>Deadline to Drop Second 8-Week Classes with No Record</td>
</tr>
<tr>
<td>March 27, 2020</td>
<td>Deadline for Graduation Application for Ceremony Participation</td>
</tr>
<tr>
<td>March 30, 2020</td>
<td>Registration Opens for Seniors, Post-Bacc, and Graduate Students for</td>
</tr>
<tr>
<td></td>
<td>Summer Semester</td>
</tr>
<tr>
<td>April 3, 2020</td>
<td>Deadline to Drop 16-Week Classes with a Quit (Q) or Withdraw (W)</td>
</tr>
<tr>
<td>April 6, 2020</td>
<td>Registration opens for all students for the Summer and Fall Semesters</td>
</tr>
<tr>
<td>Date</td>
<td>Description</td>
</tr>
<tr>
<td>------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>April 24, 2020</td>
<td>Deadline to Drop Second 8-Week Classes with a Quit (Q) or Withdraw (W)</td>
</tr>
<tr>
<td>May 8, 2020</td>
<td>Deadline for Applications for Tuition Rebate for Spring Graduation (5pm)</td>
</tr>
<tr>
<td>May 8, 2020</td>
<td>Deadline for Degree Conferral Applications to the Registrar’s Office.</td>
</tr>
<tr>
<td></td>
<td>$20 Late Application Fee.</td>
</tr>
<tr>
<td>May 8, 2020</td>
<td>Deadline to Withdraw from the University for 16- and Second 8-Week Classes</td>
</tr>
<tr>
<td>May 8, 2020</td>
<td>Spring Semester Ends</td>
</tr>
<tr>
<td>May 9, 2020</td>
<td>Spring Commencement Ceremony</td>
</tr>
</tbody>
</table>

**11b. Drop Policy.**

**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).

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.

**11c. 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, working with others in an unauthorized manner, 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 referred 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.

For more information regarding the Student Conduct process, [https://www.tamuct.edu/student-affairs/student-conduct.html](https://www.tamuct.edu/student-affairs/student-conduct.html).
If you know of potential honor violations by other students, you may submit a report, [https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=0].

11d. 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 Office 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 Office of Access and Inclusion, WH-212; or call (254) 501-5836. Any information you provide is private and confidential and will be treated as such.

For more information please visit our Access & Inclusion Canvas page (log-in required) [https://tamuct.instructure.com/courses/717]

11e. Important information for Pregnant and/or Parenting Students
Texas A&M University-Central Texas supports students who are pregnant and/or parenting. In accordance with requirements of Title IX and related 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. Students should seek out assistance as early in the pregnancy as possible. For more information, please visit Student Affairs [https://www.tamuct.edu/student-affairs/index.html]. 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 Associate Dean in the Division of Student Affairs at (254) 501-5909 to seek out assistance. Students may also contact the University’s Title IX Coordinator.

11f. Tutoring
Tutoring is available to all A&M-Central Texas students, both on-campus and online. Subjects tutored on campus include Accounting, Advanced Math, Biology, Finance, Statistics, Mathematics, and Study Skills. Tutors are available at the Tutoring Center in Warrior Hall, Suite 111. Tutor.com tutoring will not offer writing support beginning August 1, 2019, but will continue to offer other tutoring support.

If you have a question regarding tutor schedules, need to schedule a tutoring session, are interested in becoming a tutor, or have any other question, contact Academic
Support Programs at (254) 501-5836, visit the Office of Student Success at 212F Warrior Hall, or by emailing studentsuccess@tamuct.edu.

Chat live with a tutor 24/7 for almost any subject from on your computer! Tutor.com is an online tutoring platform that enables A&M-Central Texas students to log in and receive online tutoring support at no additional cost. This tool provides tutoring in over 40 subject areas. Access Tutor.com through Canvas.

11g. University Writing Center
Located in Warrior Hall 416, the University Writing Center (UWC) at Texas A&M University–Central Texas (TAMUCT) is a free workspace open to all TAMUCT students from 10:00 a.m.-5:00 p.m. Monday thru Thursday with satellite hours in the University Library Monday thru Thursday from 6:00-9:00 p.m. This semester, the UWC is also offering online only hours from 12:00-3:00 p.m. on Saturdays.

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 UWC is here to help!

Students may arrange a one-to-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 WCOnline [https://tamuct.mywconline.com/]. In addition, you can email Dr. Bruce Bowles Jr. at bruce.bowles@tamuct.edu if you have any questions about the UWC and/or need any assistance with scheduling.

11h. 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 85,000 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 24 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 [http://tamuct.libguides.com/index].

11i. OPTIONAL POLICY STATEMENTS

(11 ii.) 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].

(11 iii.) Behavioral Intervention
Texas A&M University-Central Texas cares about the safety, health, and well-being of its students, faculty, staff, and community. If you are aware of individuals for whom you have a concern, who are exhibiting concerning behaviors, or individuals causing a significant disruption to our community, please make a referral to the Behavioral Intervention Team. Referring your concern shows you care. You can complete the referral online [https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=2].

Anonymous referrals are accepted. Please see the Behavioral Intervention Team website for more information [https://www.tamuct.edu/student-affairs/bat.html]. If a person’s behavior poses an imminent threat to you or another, contact 911 or A&M-Central Texas University Police at 254-501-5800.