

## FIN-3301 FINANCIAL MANAGEMENT

**This is a 100% online class!**

Fall 2021

Texas A&M University-Central Texas

### INSTRUCTOR AND CONTACT INFORMATION

**Instructor:** Wei Sun

**Office:** Founder's Hall, 323E

**Email:** [wsun@tamuct.edu](mailto:wsun@tamuct.edu)

**Office Hours:** By appointment

**Mode of instruction and course access:** This course is an online class with materials and lectures made available online via the [A&M-Central Texas Canvas Learning Management System](https://tamuct.instructure.com) [<https://tamuct.instructure.com>].

#### **Student-instructor interaction:**

My preferred communication method is via the TAMUCT email system. I check email regularly on weekdays and a couple of times a day on weekends. You will receive all official course correspondence at your TAMUCT email account, and you are responsible for the content of all course emails.

I highly recommend that you take the time to communicate with me by email or come to my office hours, and this will be beneficial to both of us. **Don't be afraid to ask for help!**

### WARRIOR SHIELD

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) [<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.

### COURSE INFORMATION

#### **Course Materials and Textbook:**

##### **Required Text**

Fundamentals of Financial Management 16<sup>th</sup> Edition (the previous edition is also acceptable. Coursemate access or additional codes purchase are NOT required), Brigham and Houston. Cengage, 2021. [Publisher Website](#)

##### **Recommended Materials**

Excel should suffice for all calculations. You may also consider a financial calculator or financial calculator app if you choose, but all calculations can be accomplished using Excel.

**Course Overview and description:** An analysis of financial decision-making at the corporate level with emphasis on the maximization of stockholder wealth. Topics covered include financial statement analysis, the valuation of stocks and bonds, the cost of capital, capital budgeting, leverage and capital structure, methods of firm valuation. working capital management, and bankruptcy.

**Course Objective:** Students who successfully complete this course should be able to: explain the fundamental types of financial assets including their basic characteristics. valuation. and their pros/cons as sources of financing (capital); evaluate a firm's financial performance using its financial statements; evaluate financial alternatives from a time value of money perspective; evaluate the risk/return characteristics of different financial decisions; conduct a thorough firm-level financial analysis; demonstrate a thorough financial literacy; demonstrate proficiency using a financial calculator.

**Course Prerequisites:** ACC 2033, ACC 2043 and ECO 2013. You need to be able to use the basic tools of corporate finance: balance sheets and income statements and the statement of cash flows" and you need to be comfortable with basic algebra. Without basic accounting and algebra skills you will have a very difficult time! If you are trying to learn (or relearn) basic accounting while I am teaching finance; you are not likely to do well in this course. Financial Accounting is the "language" of finance. **YOU MUST FIRST LEARN ACCOUNTING/FINANCE JARGON TERMS: WHAT THEY MEAN, WHERE THEY ARE FOUND, HOW THEY ARE USED, ETC.**

**Student Learning Outcomes:**

**1. AN OVERVIEW OF FINANCIAL MANAGEMENT**

Discuss the basic types of financial management decisions and the role of the financial manager.  
Identify the goal of financial management.

Compare the financial implications of the different forms of business organizations.

Describe the conflicts of interest that can arise between managers and owners.

Discuss the role of ethics and corporate governance in a well-functioning economic system.

**2. THE FINANCIAL ENVIRONMENT**

Describe the role the financial markets play in determining living standards and economic growth.

Distinguish between the various types of financial markets.

Describe the various types of financial intermediaries and their functions.

**3. FINANCIAL STATEMENTS**

Describe each of the key financial statements and identify the kinds of information they provide to corporate managers and investors

Estimate a firm's free cash flow and explain why free cash flow has such an important effect on firm value

Describe the major features of the federal income tax system and changes due to the passage of the "Tax Cuts and Jobs Act" (TCJA)

#### 4. ANALYSIS OF FINANCIAL STATEMENTS

Interpret the information provided in a firm's basic financial statements. Standardize financial statements for comparison purposes.

Compute and interpret common financial ratios. Assess the determinants of a firm's financial performance.

Identify and explain some of the problems and pitfalls in financial statement analysis.

#### 5. THE TIME VALUE OF MONEY (TVM)

Determine the future value of an investment made today.

Determine the present value of cash to be received in the future.

Calculate the rate of return on an investment.

Given any 4 of the TVM variables ( $n$ ,  $k$ ,  $pv$ ,  $pmt$ ,  $fv$ ) be able to calculate the unknown variable.

Determine the future and present value of investments with multiple cash flows.

Describe the loan amortization process and create a loan amortization table.

Explain how interest rates are quoted.

#### 6. THE COST OF MONEY (INTEREST RATES)

Describe the cost of money and the factors that influence interest rates.

Describe how interest rates are determined.

Describe the yield curve and discuss how to interpret the market's expectations of future interest rates based on the shape of the yield curve.

Discuss the impact on changes in interest rates (required rates of return) affect the value of financial assets.

#### 7. BONDS (DEBT)

Identify important bond features and types of bonds.

Describe how bonds are valued and why bond values fluctuate.

Discuss bond ratings and what they mean.

Evaluate the impact of inflation on interest rates and bond values.

Explain the bond structure of interest rates and the determinants of bond yields.

#### 8. RISK AND RATES OF RETURN

Describe what it means to take risk

Compute the risk and return of an investment

Describe the relationship between risk and return

Describe the difference between systematic and unsystematic risk

Explain how to mitigate unsystematic risk

#### 9. STOCKS (EQUITY)

Assess how stock prices depend on future dividends and dividend growth.

Identify the rights and privileges of stockholders.

Explain how stock markets work.

#### 10. THE COST OF CAPITAL

Compute the cost of capital for debt, preferred stock, retained earnings, and new common equity

Compute the weighted average cost of capital (WACC)

Compute the marginal cost of capital

Describe the importance of the WACC in capital budgeting

## 11. CAPITAL BUDGETING TECHNIQUES (NPV & IRR)

Describe the general nature and process of capital budgeting

Calculate a project's NPV and justify a go/no go decision

Calculate a project's IRR and justify a go/no go decision

Explain ranking conflicts and the conditions under which they are likely to occur.

### Competency Goals:

- Understand the agency relationship, recognize agency violations, and correct unethical corporate behavior.
- Analyze real-world financial statements and draw accurate conclusions about the firm's financial health.
- Construct and interpret important financial ratios. Make informed short and long-run financing decisions based upon expected movements in interest rates.
- Apply risk/return concepts in assessing the required rate of return for suppliers of debt and equity capital.
- Apply time value of money methods to financing and corporate decision-making.
- Undertake fundamental valuation of the firm's debt and equity securities using prescribed models.
- Compute and utilize the firm's cost of capital in financial decision-making.
- Make investment decisions using established capital budgeting techniques.
- Understand the different types of risk associated with various forms of leverage.
- Understand the implications of a sub-optimal capital structure.
- Recognize the real-world factors that impact the capital structure decision.
- Understand dividends and share repurchases as they impact firm valuation.
- Understand and use the internet as an important source of financial data and information.
- Be financial calculator literate.

## COURSE REQUIREMENTS

### Grading

The grade weights and a discussion of each of the grade categories are provided below. We will be utilizing the grade book within the Canvas system; frequent feedback can help to diagnose and correct deficiencies.

<i>Module Quizzes (7 assignments, 1 dropped)</i>	54%
<i>Two Problem Sets (10 points for each)</i>	20%
<i>Comprehensive Final Exam</i>	16%
<i>Discussion</i>	10%

### Module Quizzes

There will be a timed quiz for each module (one module usually covers one to two chapters).

This will allow many, smaller points of feedback throughout the course and provide you an opportunity to assess and correct problems early. Quizzes will be administered through Canvas and you will have **two attempts** at each quiz (the higher score of the two will be recorded). The lowest of seven quiz scores will be dropped.

These quizzes are 30 questions each and timed for 60 minutes. Therefore, you should not expect to have time to look up a lot of questions in the text, or “google” search very much. You may use your notes and textbook. However, if you try to look up every answer you will find that you do not have time to finish! Therefore, take good notes as you study and approach the tests and final exam as if you were taking a traditional on-campus course. Be prepared before you start! The tests have specified available and due dates and will not be available after the due date! Do not collaborate with any other person on tests. **Teamwork is not permitted** on quizzes.

### **Problem Sets**

There will be two problem sets due during the semester. Each problem set will be worth 10 points. Late assignments will not be accepted. After the due date the solutions to the problem set will be posted. It is suggested you make a copy of your assignment prior to turning it in (with electronic submission of assignments - things can go wrong). The two problem sets again are individual assignments, and hence teamwork is not permitted.

### **Final Exam**

A Comprehensive Final Exam must be completed during the last week, accounting for 16% of your course score. This is a timed exam with **only one attempt** allowed and cannot be stopped once you have started, so you should not count on being able to look up too many things in the book. Be prepared when you start! Teamwork is not permitted.

### **Discussions**

Attendance and class participation/interaction are very important parts of the learning process. We will use discussion forums located in Canvas that will largely consist of chapter specific discussions. 0.5 points are available for each discussion question from Modules 1 through 7 and a total of 10 points for the course. To receive credit for your discussion, your posts must be made by midnight on the due date of the Module of material. Discussion grades will be determined by the quality but not the quantity. Because it is worth 10% of your grade, please do not take this part of the course lightly, as it can be the difference between two letter grades. Rather, you should plan on spending time dedicated to reading your colleagues’ posts and responding in the discussion forum.

Forums will not only be used for discussion, but I will also use the forums to cover questions about the subject material.

### **Bonus Point**

There are opportunities to gain bonus points in this course. Your final grade will be computed based on your work on the formal/assessed activities previously described in this syllabus and the bonus points.

## Reporting Illness or Absence

Due dates and deadlines have been established for each graded assignment. In this course, deadlines are taken very seriously. Please do not wait until the last day to submit assignments or to take quizzes and exams. If an emergency should arise, it is the student's responsibility to contact the instructor prior to the deadline to discuss the matter. A deadline extension will be considered only if all of the following conditions are met: (1) Extreme emergency and (2) Instructor contacted prior to the due date.

## Grading:

$\geq 90\%$	A
80 - 89.99%	B
70 - 79.99%	C
60 - 69.99%	D
$< 60\%$	F

**NOTE:** Requests for Incomplete Grades: Incompletes will only be given in emergency or other extreme circumstances. Any request for an incomplete grade in this course must be approved by the professor prior to the last week of classes. Requests should be submitted in written form, include a detailed explanation and documentation, and must include an address and/or telephone number where you may be contacted throughout the following semester. There is a university requirement that a substantial portion of the course work must have been completed by the student prior to receiving an incomplete. Also, students will be required to enter into a contract with the professor to finish the course within some set time frame to be determined by the professor. Students will no longer be able to get an IC after doing 5% of the class and then get an extra semester to complete their work.

## Posting of Grades

Grades will be posted in Canvas.

## COURSE OUTLINE AND CALENDAR

### Modules and Schedule

Module	Chapters	Topics	Dates
Module 1	1 & 2	Overview Material	8/23-9/9
Module 2	3 & 4	Financial Statement Analysis	9/6-9/22
Module 3	5	Time Value of Money Analysis	9/20-10/6
Module 4	6 & 7	Interest Rates and Bond Valuation	10/4-10/20
Module 5	8	Risk and Return	10/18-11/3
Module 6	9	Stock Valuation	11/1-11/17
Module 7	10 & 11	The Cost of Capital and Capital Budgeting	11/15-12/2
Final Exam	1 - 11	Comprehensive	12/3-12/9

### Important University Dates:

Date	Description
23-Aug-21	Add, Drop, and Late Registration Begins for 16- and First 8-week Classes \$25 Fee assessed for late registrants
23-Aug-21	Classes Begin for Fall Semester
25-Aug-21	Deadline for Add, Drop, and Late Registration for 16- and First 8-Week Classes
30-Aug-21	Deadline to Drop First 8-week Classes with No Record
6-Sep-21	Labor Day (University open and classes will be held)
7-Sep-21	Deadline to drop 16-week Classes with No Record
4-Oct-21	Deadline for Teacher Education Program Applications
1-Oct-21	Deadline to Drop First 8-week Classes with a Quit (Q) or Withdraw (W)
15-Oct-21	Deadline for Clinical Teaching/Practicum Applications
15-Oct-21	Classes End for First 8-week Session
15-Oct-21	Deadline to Withdraw from University for First 8-Week Classes (WF)
18-Oct-21	Add, Drop, and Late Registration Begins for Second 8-Week Classes \$25 Fee assessed for late registrants
18-Oct-21	Classes Begin for Second 8-Week Session
18-Oct-21	Class Schedule Published for Spring Semester
19-Oct-21	Deadline for Faculty Submission of First 8-Week Class Final Grades (due by 3pm)
20-Oct-21	Deadline for Add, Drop, and Late Registration for Second 8-Week Classes
25-Oct-21	Deadline to Drop Second 8-Week Classes with No Record
19-Oct-21	Deadline for Graduation Application for Fall Ceremony Participation
1-Nov-21	Deadline for GRE/GMAT Scores to Graduate School Office
1-Nov-21	Registration Opens for Spring Semester

5-Nov-21	Deadline to Drop 16-Week Classes with a Quit (Q) or Withdraw (W)
11-Nov-21	Veteran's Day (University Closed)
20-Nov-21	Deadline for Final Committee-Edited Theses Fall Semester with Committee Approval Signatures to Graduate School Office
November 25-26, 2021	Thanksgiving (University Closed)
29-Nov-21	Deadline to Drop Second 8-Week Classes with a Quit (Q) or Withdraw (W)
10-Dec-21	Deadline to Withdraw from University for 16- and Second 8-Week Classes
10-Dec-21	Fall Semester Ends

## TECHNOLOGY REQUIREMENTS AND SUPPORT

### 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 \[https://tamuct.instructure.com/\]](https://tamuct.instructure.com/) or access Canvas through the [TAMUCT Online link in myCT \[https://tamuct.onecampus.com/\]](https://tamuct.onecampus.com/). You will log in through our Microsoft portal.

Username: Your MyCT email 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.

### Online Proctored Testing

A&M-Central Texas uses Proctorio for online identity verification and proctored testing. This service is provided at no direct cost to students. If the course requires identity verification or proctored testing, the technology requirements are: Any computer meeting the minimum computing requirements, plus web camera, speaker, and microphone (or headset). Proctorio also requires the Chrome web browser with their custom plug in.

### 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](mailto: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 the [Drop Request](#) Dynamic Form through Warrior Web.

[<https://dynamicforms.ngwebsolutions.com/casAuthentication.ashx?InstID=eaed95b9-f2be-45f3-a37d-46928168bc10&targetUrl=https%3A%2F%2Fdynamicforms.ngwebsolutions.com%2FSubmit%2FForm%2FStart%2F53b8369e-0502-4f36-be43-f02a4202f612>].

Faculty 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. Once you submit the completed 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, 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>].

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](https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=0)].

### **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>]

### 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.

### **Tutoring**

Tutoring is available to all A&M-Central Texas students, on a remote online basis. Visit the Academic Support Community in Canvas to view schedules and contact information. Subjects tutored on campus include Accounting, Advanced Math, Biology, Finance, Statistics, Mathematics, and Study Skills. Tutors will return at the Tutoring Center in Warrior Hall, Suite 111 in the Fall 2020. Student success coaching is available online upon request.

If you have a question regarding tutor schedules, need to schedule a tutoring session, are interested in becoming a tutor, success coaching, 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](mailto: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 except writing support. Access Tutor.com through Canvas.

### **University Writing Center**

The University Writing Center (UWC) at Texas A&M University–Central Texas (TAMUCT) is a free service open to all TAMUCT students. For the Summer 2020 semester, all services will be online as a result of the COVID-19 pandemic. The hours of operation are from 10:00 a.m.-4:00 p.m. Monday thru Thursday with satellite hours online Monday thru Thursday from 6:00-9:00

p.m. This summer, the UWC is also offering hours from 12:00-3:00 p.m. on Saturdays starting June 27th and ending July 18th.

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 making an appointment via [WOnline](https://tamuct.mywconline.com/) [<https://tamuct.mywconline.com/>]. In addition, you can email Dr. Bruce Bowles Jr. at [bruce.bowles@tamuct.edu](mailto:bruce.bowles@tamuct.edu) if you have any questions about the UWC and/or need any assistance with scheduling.

#### 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) [<http://tamuct.libguides.com/index>].

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## 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/compliance/titleix.html) [<https://www.tamuct.edu/compliance/titleix.html>].

### **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](https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=2) online [[https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout\\_id=2](https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=2)].

Anonymous referrals are accepted. Please see the [Behavioral Intervention Team](https://www.tamuct.edu/student-affairs/bat.html) 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.

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## **INSTRUCTOR POLICIES.**

**I do not accept late assignments.**

### **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.