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## FIN-3303-120 FINANCIAL MANAGEMENT I

CRN: 80496

**This class is both synchronous online and face-to-face! Lectures are scheduled to be held Tuesday and Thursday from 11:00 am - 12:15 pm in FH Room 312 and on WebEx.**

Fall 2022

Texas A&M University-Central Texas

### INSTRUCTOR AND CONTACT INFORMATION

**Instructor: Rong (Angelina) Guo, Assistant Professor of Finance**

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

**Email: [r.guo@tamuct.edu](mailto:r.guo@tamuct.edu)** (include "FIN-3303-110" in your e-mail topic)

**Office Hours: Tuesday 1:00 pm – 2:00 pm in my office, in WebEx, or by appointment**

Don't hesitate to ask for a specific day and time to communicate online with WebEx on most days between Monday – Thursday 8am -6pm and some weekends.

**Mode of instruction and course access:** This course is both synchronous online and face-to-face WITH meetings in FH Room 312 and on WebEx on Tuesdays and Thursdays from 11:00 AM – 12:15 PM except when the campus is closed by the university or other reasons noted on the Course Calendar and communicated in Canvas. The materials and lectures made available online via the A&M-Central Texas Canvas Learning Management System [<https://tamuct.instructure.com>]. Assignments and Exams will be given in online using Connect.

### 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. I will create a class email list using your TAMUCT email, you are responsible for the content of all course emails. Do not fall behind and do not be afraid to ask for help!**

### Emergency Warning System for Texas A&M University-Central Texas

**SAFEZONE.** SafeZone provides a public safety application that gives you the ability to call for help with the push of a button. It also provides Texas A&M University-Central Texas the ability to communicate emergency information quickly via push notifications, email, and text messages. All students automatically receive email and text messages via their myCT accounts.

Downloading SafeZone allows access to push notifications and enables you to connect directly for help through the app.

You can download SafeZone from the app store and use your myCT credentials to log in. If you would like more information, you can visit the [SafeZone](http://www.safezoneapp.com) website [[www.safezoneapp.com](http://www.safezoneapp.com)].

To register SafeZone on your phone, please follow these 3 easy steps:

1. Download the SafeZone App from your phone store using the link below:
  - o [iPhone/iPad](https://apps.apple.com/app/safezone/id533054756): [<https://apps.apple.com/app/safezone/id533054756>]
  - o [Android Phone / Tablet](https://play.google.com/store/apps/details?id=com.criticalarc.safezoneapp)  
[<https://play.google.com/store/apps/details?id=com.criticalarc.safezoneapp>]
2. Launch the app and enter your myCT email address (e.g. {name}@tamuct.edu)
3. Complete your profile and accept the terms of service



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**For updates on COVID information**, please monitor the University [website](https://www.tamuct.edu/covid19/)  
[<https://www.tamuct.edu/covid19/>]

## **COURSE INFORMATION**

**Course Overview and description:** The purpose of this course is to provide you with a basic understanding of the connections between money, the financial system, and the broader macroeconomy. Instruction includes an overview of monetary policy and how the central bank regulates and supervises the banking system, as well as the tools it employs as it manages the cost and availability of money in the economy. With commercial banks and investment banks now virtually the same, we will examine the economics of commercial banks and investment banks, including how they are organized, the products and financial services they offer, the risks they take, why and how they are regulated, and how this has changed over time. The behavior and pattern of interest rates also are included.

**Course Prerequisites:** ECO 2013.

### **Student Learning Outcomes:**

By the end of this course, you should be able to:

1. Appreciate how money and finance can benefit the real economy;
2. Understand the evolution of money and banking;
3. Describe how modern banks earn a profit;
4. Compare and contrast banks with other providers of debt finance and payments;
5. Understand the key sources of risk and resulting risk management decisions at banks;
6. Explain why financial regulations are needed and their impacts;
7. Describe and understand the functioning of the key money markets;
8. Understand the connections between short- and long-term interest rates, and the term structure of interest rates;
9. Describe the main policy objectives of central banks;
10. Examine how, by controlling interest rates, monetary policy influences inflation and unemployment;
11. Explain the pros and cons of an independent Central Bank.

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

1. Required Text:

*Money, Banking and Financial Markets, Sixth (alternate) edition by Cecchetti, S. G., & Schoenholtz, K. L, Mc-Graw-Hill.*

**Connect is also required.** A loose-leaf version of the textbook along with an access code for Connect is at a cost of \$141.11. You are welcome to only purchase access to the online content in Connect, if purchased directly when registering. The registering link is <https://connect.mheducation.com/class/r-guo-fall-2022-fin-3303-110>

And CONNECT includes an ebook.



Here's the link of purchase options:

<https://www.mheducation.com/highered/product/money-banking-financial-markets-cecchetti-schoenholtz/M9781260226782.html>

2. Calculator:

A financial calculator (BAII plus or BAII plus Professional from Texas Instruments) or a decent scientific calculator or a graphing calculator is recommended.

## COURSE REQUIREMENTS

Group Project	20% (Report is 7%, presentation is 7%, peer evaluation is 6%)
Exam 1 & 2 & 3	45% (Each exam is 15% of the grade)
Homework	40% (Each homework is 4% of the grade)
<b>Total</b>	100%

1. Homework

There will be one (1) homework assignment for each module we cover. The homework assignments will be conducted through Connect (click on the following link for information: <https://connect.mheducation.com/class/r-guo-fall-2022-fin-3303-110>). You have to submit the assignment before 11:59pm of the due day. Under no circumstances will late homework be accepted. The assignment is open-book and open-notes. You are also encouraged to discuss the homework questions with your classmates. However, please pay attention to the difference between “discussion” and “copy”. Please don't copy other student's answer. The solutions to the homework assignments will be posted on Connect after the due date and time. You will be graded only on the Questions and Problems that are assigned for each chapter. Each assignment will be graded based on your performance.

2. Homework Grading

Connect will grade your assignment and you will be informed as to how many questions you answered correctly. Be careful, a computer is grading your work and cannot be expected to understand rounding differences. If a question is marked wrong, double check your work and do not round on any of the intermediate steps. You can turn the assignment in as many times as you like, up until the due date. The grading given by Connect is your final grade. No change will be made for any reasons. If you have trouble with Connect, please contact Customer Support at: <http://create.mcgraw-hill.com/wordpress-mu/success-academy/>.

Your Responsibility: Ensuring that the grades that are posted on Canvas are correct. Please check your grades periodically and contact me if one of your grades is incorrect. I will download all of your grades from Canvas at the end of the semester. You are responsible for informing me of any errors. You will have until December 1, 2022 to inform me of any mistakes. After December 1, I will NOT change any previously posted grades.



### 3. Team

Teamwork is very important. This course provides an opportunity to build teamwork skills through team activities in and after the class. Teams of 3-5 members will be assigned during our first class. You will keep this team throughout the entire semester.

### 4. Team Project & Presentation (Team: 3-5 people)

Each team will be assigned a financial institution. Students are expected to investigate the financial institution's operational structure and risk management practices with a greater emphasis on credit, liquidity, and market risks. While the relevant information can be fully found in the institution's most recent annual report, students are encouraged to explore other information sources. During the final week, the students will turn in a hard-copy of the team report and give a presentation to the class about their study. More details will be given in class.

### 5. Exams

There will be three exams. The exams will cover materials from lecture notes, the handouts, and article discussions. Each exam will have a combination of multiple choice and essay questions. All exams are close-book & close-notes formats. You need to open your camera and will be proctored by Connect.

Exam 1 will be on 9/22 from 11:00 AM – 12:15. The exam questions will include multiple choices and fill in the blanks. For both types of questions, grading is based only on your final answer.

Exam 2 will be on 10/27 from 11:00 AM – 12:15. The exam questions will include multiple choices and fill in the blanks. For both types of questions, grading is based only on your final answer.

Exam 3 will be on 12/1 from 11:00 AM – 12:15. The exam questions will include multiple choices and fill in the blanks. For both types of questions, grading is based only on your final answer.

### 6. Excused Absences

If you have a conflict with a scheduled exam, you **MUST** inform me at least one week ahead of time. There will be no make-up midterm exams, and University policy applies to final exam conflicts. If you are officially excused from a midterm exam as a result of informing the instructor, you will be able to count the final exam for an appropriate percentage of points to make up for the missed midterm exam. This option is available only one time per student during the semester.



**Grading:**

>= 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 and 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, you will receive all detailed feedback on Connect following the exam.



## TENTATIVE COURSE OUTLINE AND CALENDAR

Week of	Topics	Required Readings
	Part 1: Money and Finance	
8/23	Module 1. Money and Payment	Ch2
8/30	Module 2. The Financial System	Ch3
9/6	Module 2. The Financial System	Ch3
9/13	Module 3. The Financial Instruments	Slides
9/20	Module 4. Why do interest rates change? The term structure of Interest rates	Ch7 (pg 169-178) and slides
2022/9/22	Exam 1	
	Part 2: Modern Banking	
9/27	Module 5. History of Banking in the United States	Ch13 (pg 328-336)
10/4	Module 6. Organization and Functions of Modern Banks	Ch 13 (pg 337-348) and Slides
10/11	Module 7. Investment Banks	Ch 13 (pg 337-348) and Slides
10/18	Module 8. Financial Statement Analysis of Modern Banks	Ch12 (pg 295-305) and Slides
10/25	Module 9. Bank Risks and Return	Ch12 (pg 306-317) and Slides
2022/10/27	Exam 2	
	Part 3: The Federal Reserve	
11/4	Module 10. History and Structure of the Federal Reserve	Ch15, Ch16
11/7	Module 10. History and Structure of the Federal Reserve	Ch15, Ch16
11/14	Module 11. Traditional Monetary Policy	Ch17 (pg 460-472), Ch18 (pg 482-490)
11/22	Module 12. Non-traditional Monetary Policy	Ch18 (pg 501-510)
11/29	Presentation & Report	
2022/12/1	Exam 3	



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**Important University Dates:**

August 22, 2022	Classes Begin for Fall Semester
August 22, 2022	Add, Drop, and Late Registration Begins for 16- and First 8-week Classes \$25 Fee assessed for late registrants
August 24, 2022	Deadline for Add, Drop, and Late Registration for 16- and First 8-Week Classes
August 29, 2022	Deadline to Drop First 8-week Classes with No Record
September 1, 2022	Superintendent Program Application Deadline
September 1, 2022	Educator Preparation Program (Teacher and Principal) Application Deadline
September 7, 2022	Deadline to drop 16-week Classes with No Record (Census)
September 30, 2022	Deadline to Drop First 8-Week Classes with a Quit (Q) or Withdraw (W)
September 30, 2022	Student End of Course Survey Opens (First 8-Week Classes)
October 14, 2022	Classes End for First 8-week Session
October 14, 2022	Deadline to Withdraw from University for First 8-Week Classes (WF)
October 14, 2022	Deadline for Admissions Applications
October 14, 2022	Deadline for Tuition and Fee Payments (Second 8-Week Classes)
October 15, 2022	Deadline for Clinical Teaching Applications
October 17, 2022	Add, Drop, and Late Registration Begins for Second 8-Week Classes \$25 Fee assessed for late registrants
October 17, 2022	Classes Begin for Second 8-Week Session
October 17, 2022	Class Schedule Published For Spring Semester

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**Important University Dates (continued):**

October 17, 2022	Advising Begins for Spring Semester
October 18, 2022	Deadline for Faculty Submission of First 8-Week Class Final Grades (due by 3pm)
October 18, 2022	Student End of Course Survey Closes (First 8-Week Classes)
October 19, 2022	Deadline for Add, Drop, and Late Registration for Second 8-Week Classes
October 24, 2022	Deadline to Drop Second 8-Week Classes with No Record
October 28, 2022	Deadline for Graduation Application for Fall Ceremony Participation
October 31, 2022	Registration Opens for Spring Semester
November 1, 2022	Clinical Teaching Placement Form Deadline
November 1, 2022	School Counselor Program Application deadline (Spring)
November 1, 2022	Deadline for GRE/GMAT Scores to Graduate School Office
November 4, 2022	Deadline to Drop 16-Week Classes with a Quit (Q) or Withdraw (W)
November 10, 2022	Deadline for Final Committee-Edited Theses with Committee Approval Signatures
November 11, 2022	Veteran's Day
November 17, 2022	Priority Deadline for International Student Admissions Applications
November 18, 2022	Deadline for Scholarship Applications for the Spring Semester
November 20, 2022	Deadline for Final Committee-Edited Theses Fall Semester with Committee Approval Signatures to Graduate School Office





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### Important University Dates (continued):

November 24-25, 2022	Thanksgiving
November 25, 2022	Deadline to Drop Second 8-Week Classes with a Quit (Q) or Withdraw (W)
November 25, 2022	Student End of Course Survey Opens (16- and Second 8-Week Classes)
December 2, 2022	Priority Deadline for VA Certification Request (Spring)
December 9, 2022	Deadline to Withdraw from University for 16- and Second 8-Week Classes
December 9, 2022	Fall Semester Ends
December 9, 2022	Deadline for Applications for Tuition Rebate for Fall Graduation (5pm)
December 9, 2022	Deadline for Fall Degree Conferral Applications to the Registrar's Office \$20 Late Application Fee
December 9, 2022	Fall Commencement Ceremony Bell County Expo 7 pm

### 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

### 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



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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.*

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## UNIVERSITY RESOURCES, PROCEDURES, AND GUIDELINES

### 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 Warrior Center for Student Success, Equity 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](https://tamuct.instructure.com/courses/717) Canvas page (log-in required) [https://tamuct.instructure.com/courses/717]

### 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. Any deviation by students from this expectation may result in a failing grade for the assignment and potentially a failing grade for the course. All academic misconduct concerns will be referred to the Office of Student Conduct. 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 referral](https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout_id=0), [https://cm.maxient.com/reportingform.php?TAMUCentralTexas&layout\_id=0].

### Drop Policy

If you discover that you need to drop this class, you must complete the [Drop Request](#) Dynamic Form through Warrior Web.

[https://federation.ngwebsolutions.com/sp/startSSO.ping?PartnerIdpId=https://eis-prod.ec.tamuct.edu:443/samlssso&SpSessionAuthnAdapterId=tamuctDF&TargetResource=https%3a%2f%2fdynamicforms.ngwebsolutions.com%2fSubmit%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



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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.

### **Important information for Pregnant and/or Parenting Students**

Texas A&M University-Central Texas supports students who are pregnant, experiencing pregnancy-related conditions, 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/pregnant-and-parenting-students.html) [https://www.tamuct.edu/student-affairs/pregnant-and-parenting-students.html]. Students may also contact the institution's Title IX Coordinator. If you would like to read more about these [requirements and guidelines](http://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.pdf) 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, both virtually and in-person. Student success coaching is available online upon request.

If you have a question, are interested in becoming a tutor, or in need of success coaching contact the Warrior Center for Student Success, Equity and Inclusion at (254) 501-5836, visit the Warrior Center at 212 Warrior Hall, or by emailing [WarriorCenter@tamuct.edu](mailto:WarriorCenter@tamuct.edu).

To schedule tutoring sessions and view tutor availability, please visit [Tutor Matching Services](https://tutormatchingservice.com/TAMUCT) [https://tutormatchingservice.com/TAMUCT] or visit the Tutoring Center in 111 Warrior Hall.

Chat live with a remote 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 Library & Archives**

The University Library & Archives provides many services in support of research across campus and at a distance. We offer over 200 electronic databases containing approximately 400,000 eBooks and 82,000 journals, in addition to the 96,000 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.



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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 virtually through WebEx, Microsoft Teams or in-person at the library. [Schedule an appointment here](#) [https://tamuct.libcal.com/appointments/?g=6956]. 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]

### **University Writing Center**

University Writing Center: Located in Warrior Hall 416, the University Writing Center (UWC) at Texas A&M University–Central Texas (A&M–Central Texas) is a free service open to all A&M–Central Texas students. The hours of operation are from 10:00 a.m.-5:00 p.m. Monday thru Thursday in Warrior Hall 416 (with online tutoring available every hour as well) with satellite hours available online only Monday thru Thursday from 6:00-9:00 p.m. and Saturday 12:00-3:00 p.m.

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 [WConline](#) [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, need any assistance with scheduling, or would like to schedule a recurring appointment with your favorite tutor.

### **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



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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 Wellness and 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, 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/bit) website for more information [<https://www.tamuct.edu/bit>]. If a person's behavior poses an imminent threat to you or another, contact 911 or A&M-Central Texas University Police at 254-501-5805.

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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 and any calculator with communication features is strictly prohibited. This includes your cell phone and all phone apps.**

### **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.