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**FIN-3300-110, Introduction to Financial Planning  
CRN 80109**

Class: This Course is 100% online!

**Review sessions will be held prior to and after each exam via WebEx. The content of these sessions is essential to your success in the course. The sessions will be recorded for those unable to attend.**

Fall 2023

Texas A&M University-Central Texas

**INSTRUCTOR AND CONTACT INFORMATION**

**Instructor: Marty Hanby, Assistant Professor of Finance**

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

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

**Office Hours: By appointment via WebEx.**

**Mode of instruction and course access:**

This is a 100% online course with materials made available online via the A&M-Central Texas Canvas Learning Management System [<https://tamuct.instructure.com>]. Exams will be given in online using Proctorio.

**Student-instructor interaction:**

**My preferred communication method is via the TAMUCT email system, I will create a class email list. You are responsible for the content of all course emails. I check email regularly on weekdays and a couple of times a day on weekends. If you add the course late, please notify me to make sure you are added to the list.**

I highly recommend that you take the time to communicate with me or come to my office hours, this will be beneficial to both of us. This gives me the opportunity to understand both your strengths and weaknesses, students that take the time to get to know me usually perform better in the class. **Don't 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>]



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- [Android Phone / Tablet](#)  
[<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

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

## COURSE INFORMATION

**Course Overview and description:** Catalog Description: This course presents a broad coverage of personal financial decisions, including basic financial planning. tax issues. managing savings and demand deposit accounts. buying real assets, the use of credit. insurance, managing investments and saving for retirement.

**Course Objective:** Student Learning Outcomes ("SLOs") are the following SLOs will be assessed during the course as outlined in a later section of this Syllabus called " TENTATIVE COURSE OUTLINE AND CALENDAR"

1. Demonstrate ability to make sound decisions relating to a personal financial plan.
2. Describe budgeting. savings alternatives. and tax planning as they relate to individuals.
3. Describe the use of credit and purchasing decisions as they relate to individuals.
4. Explain the importance of insurance and the various types of insurance plans available to
5. individuals.
6. Compare key long-term investments available to individuals.
7. Understand and perform time value of money calculations related to personal financial planning.

**Course Prerequisites:** None

### Competency Goals:

Upon completion of this course students are expected to be able to do the following:

- Set financial goals and develop a financial plan
- Prepare a personal budget
- Choose a financial institution and types of accounts for personal needs
- Understand personal taxes and how to minimize them
- Manage cash and savings
- Use credit wisely
- Select appropriate types of insurance policies
- Plan for home ownership and understand types of mortgages
- Plan for big ticket item purchases
- Develop an investment plan for the future
- Develop a plan to save for retirement while minimizing taxes



**Course Materials and Textbook:** Personal Finance 13<sup>th</sup> Edition Garman and Forgue. Cengage, 2015

**CENGAGE IS NOT REQUIRED FOR THIS CLASS!**

You will need a financial calculator. I prefer that you have the TI BAII Plus financial calculator. This is because I can show you examples in class using these calculators. If you prefer to use a HP business calculator or a graphics calculator that has financial functions. that is fine but do not expect me to tutor you on how to use your own calculator.

**COURSE REQUIREMENTS**

Assignments (100 points) - There three assignments throughout the semester and their due dates are posted on the Course Homepage in Canvas. Instructions for each assignment are posted in Canvas, failure to follow instructions will result in a failing grade. All assignments combined will be worth 100 points. **IDO NOT ACCEPT LATE ASSIGNMENTS!**

Exams (300 points) - You will have 3 exams. Each exam is worth 100 points. All exams will cover material from the chapters that were covered after the previous exam. This means that the exams are not comprehensive...technically. However, since much of the material builds on itself you must understand earlier chapters to be able to show your understanding of later chapters. **The optional final exam is comprehensive and if you elect to take the final it will replace your lowest exam grade. There is a risk to taking the final, your grade can improve or decline depending on your test score. Also, if you elect to take the final and do not complete the exam, you will receive a grade of 0.**

**All exams will be administered in Canvas using Proctorio!**

**Exam Dates:**

<b>Exam 1</b>	<b>September 28<sup>th</sup></b>
<b>Exam 2</b>	<b>November 2<sup>nd</sup></b>
<b>Exam 3</b>	<b>December 7<sup>th</sup></b>
<b>Optional Final</b>	<b>December 14<sup>th</sup></b>

**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 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; in most cases they will be posted prior to the next class after an exam.

**TENTATIVE COURSE OUTLINE AND CALENDAR**

<b>Week of</b>	<b>Topic</b>	<b>Chapter</b>	<b>Assignment Due</b>
8/28	Understanding Personal Finance	1	
9/4	Managing Income Taxes	4	
9/11	Managing Checking and Savings Accounts	5	
9/18	Building and Maintaining Good Credit	6	
9/25	<b>Exam 1</b>	<b>1,4,5&amp;6</b>	
10/2	Credit Cards and Consumer Loans	7	Personal Budget
10/9	Vehicle and Other Major Purchases	8	
10/16	Obtaining Affordable Housing	9	
10/23	Managing Property and Liability Risk	10	
10/30	<b>Exam 2</b>	<b>7-10</b>	
11/6	Life Insurance Planning	12	Credit Report
11/13	Life Insurance Planning	12	
11/20	Investment Fundamentals	13	
11/27	Retirement Planning	17	
12/4	<b>Exam 3</b>	<b>12,13&amp;17</b>	Retirement Plan
12/11	<b>Optional Comprehensive Final</b>		

**Due dates for all assignments are listed on the course homepage in Canvas.**



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### Important University Dates:

August 28, 2023	Classes Begin for Fall Semester
August 28, 2023	Add, Drop, and Late Registration Begins for 16- and First 8-week Classes \$25 Fee assessed for late registrants
August 30, 2023	Deadline for Add, Drop, and Late Registration for 16- and First 8-Week Classes
September 1, 2023	Superintendent Program Application Deadline
September 1, 2023	Educator Preparation Program (Teacher and Principal) Application Deadline
September 5, 2023	Deadline to Drop First 8-week Classes with No Record
September 13, 2023	Deadline to drop 16-week Classes with No Record (Census)
October 6, 2023	Deadline to Drop First 8-Week Classes with a Quit (Q) or Withdraw (W)
October 6, 2023	Student End of Course Survey Opens (First 8-Week Classes)
October 13, 2023	Deadline for Admissions Applications
October 15, 2023	Deadline for Clinical Teaching Applications
October 20, 2023	Deadline to Withdraw from University for First 8-Week Classes (WF)
October 20, 2023	Classes End for First 8-week Session
October 20, 2023	Deadline for Tuition and Fee Payments (Second 8-Week Classes)
October 20, 2023	Student End of Course Survey Closes (First 8-Week Classes)
October 23, 2023	Add, Drop, and Late Registration Begins for Second 8-Week Classes \$25 Fee assessed for late registrants
October 23, 2023	Classes Begin for Second 8-Week Session
October 23, 2023	Class Schedule Published For Spring and Summer Semester
October 23, 2023	Advising Begins for Spring Semester
October 24, 2023	Deadline for Faculty Submission of First 8-Week Class Final Grades (due by 3pm)
October 25, 2023	Deadline for Add, Drop, and Late Registration for Second 8-Week Classes
October 27, 2023	Deadline for Graduation Application for Fall Ceremony Participation
October 30, 2023	Deadline to Drop Second 8-Week Classes with No Record
November 1, 2023	Educator Preparation Program Application Deadline
November 1, 2023	Clinical Teaching Placement Form Deadline

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**Important University Dates (continued):**

November 1, 2023	School Counselor Program Application deadline (Spring)
November 1, 2023	Deadline for GRE/GMAT Scores to Graduate School Office
November 6, 2023	Registration Opens for Spring Semester
November 9, 2023	Deadline to Drop 16-Week Classes with a Quit (Q) or Withdraw (W)
November 9, 2023	Deadline for Final Committee-Edited Theses with Committee Approval Signatures
November 10, 2023	Veteran's Day
November 17, 2023	Priority Deadline for International Student Admissions Applications
November 17, 2023	Deadline for Final Committee-Edited Theses Fall Semester with Committee Approval Signatures to Graduate School Office
November 23-24, 2023	Thanksgiving
December 1, 2023	Deadline for Scholarship Applications for the Spring Semester
December 1, 2023	Student End of Course Survey Opens (16- and Second 8-Week Classes)
December 1, 2023	Deadline to Drop Second 8-Week Classes with a Quit (Q) or Withdraw (W)
December 1, 2023	Priority Deadline for VA Certification Request (Spring)
December 15, 2023	Deadline to Withdraw from University for 16- and Second 8-Week Classes
December 15, 2023	Fall Semester Ends
December 15, 2023	Deadline for Applications for Tuition Rebate for Fall Graduation (5pm)



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## Technology Requirements

This course will use the A&M-Central Texas Instructure Canvas learning management system. We strongly recommend the latest versions of Chrome, Firefox, Edge, or Safari browsers. Canvas will run on Windows, Mac, Linux, iOS, android, or any other device with a modern web browser. **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/>] by clicking on the “TAMUCT Online Canvas” tile. You will then log in through our Microsoft portal.

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

## Canvas Support

Use the Canvas Help tab, located at the bottom of the left-hand menu, for issues with Canvas. You can search the support articles or use the Email, Call, or Chat buttons at the bottom of the support pop-up to contact the Canvas Help Desk.

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

## Online Proctored Testing

Texas A&M University-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 requires use of the Chrome web browser with their custom plug in installed.

## 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.*

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## UNIVERSITY RESOURCES, PROCEDURES, AND GUIDELINES

### Warrior Center for Student Success

The Warrior Center for Student Success is a comprehensive academic support department at A&M-Central Texas, dedicated to fostering an environment of excellence and empowerment among its student body. The center offers a wide range of programs and services to ensure every student reaches their full potential, and is a haven for students seeking guidance, resources, and a strong support network to excel in their educational journey.

**ADA Access and Accommodations:** Texas A&M University-Central Texas ensures that students with disabilities have equal access to educational opportunities by providing appropriate accommodations and support services. If you believe you have a physical, learning or socio-emotional disability requiring reasonable accommodations, please visit [Access and Inclusion](https://www.tamuct.edu/student-affairs/access-inclusion.html) [<https://www.tamuct.edu/student-affairs/access-inclusion.html>] for more details or



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contact the Office of Access and Inclusion, WH-212; (254) 501-5836. Any information you provide is private and confidential.

**Success Coaching and Peer Mentoring:** Our experienced Success Coaches work one-on-one with students to develop personalized action plans, set academic goals, and build effective study strategies, time management skills, and resilience. Our Peer Mentors provide a valuable support system, offering guidance, encouragement, and a relatable perspective to help students navigate their academic and personal challenges. For more details call 254-501-5836 or 254-501-5928 or visit [Academic Support](https://www.tamuct.edu/student-affairs/academic-support.html) [https://www.tamuct.edu/student-affairs/academic-support.html]. Click the link to schedule a session (virtual or in-person) with a success coach [bit.ly/3q7uB50](https://bit.ly/3q7uB50) or visit WH, 111.

**Testing Services:** We offer a secure and comfortable environment for students and members of the community to take courses and distance learning exams, as well as placement tests and professional certification exams. Our Testing Service also offers resources and support referrals for testing related challenges (test anxiety, learning disabilities, etc.) and supports all approved ADA accommodations. Call (254) 519-5830 or visit the [Testing Center](https://www.tamuct.edu/testing-center/) [https://www.tamuct.edu/testing-center/].

**Tutoring and Supplemental Instruction Services:** Our team of qualified Tutors and Supplemental Instructors assist students in various non-writing subjects, promoting academic comprehension and enhancing learning outcomes. Click the link to schedule a tutoring session with a TAMUCT tutor (virtual or in-person) or view tutor availability [bit.ly/43Q6wNz](https://bit.ly/43Q6wNz). You may also chat live with a remote tutor 24/7 for a variety of subjects through our partnership with Tutor.com, an online tutoring platform that is free to all TAMUCT students. To learn more please visit [Tutoring Services](https://www.tamuct.edu/student-affairs/academic-support.html#tutoring) [https://www.tamuct.edu/student-affairs/academic-support.html#tutoring] or call (254) 501-5836 or visit the Tutoring Hub in Warrior Hall, 111.

### **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 Student Conduct Office. 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/reporting.php?TAMUCentralTexas), [https://cm.maxient.com/reporting.php?TAMUCentralTexas].





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## 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 Records and Admissions Office will provide a deadline on the Academic Calendar for which the form must be completed. Once you submit the completed form to the Records and Admissions 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 Records and Admissions 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.

## Pregnant and/or Parenting Students Rights and Accommodations

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 Associate Dean in the Division of Student Affairs, (254) 501-5909, can assist students who are pregnant, experiencing pregnancy-related conditions, and/or parenting by provide flexible and individualized reasonable accommodations. Students should seek out assistance as early in the pregnancy as possible through the [Pregnancy & Parenting webpage](#) [<https://www.tamuct.edu/student-affairs/pregnant-and-parenting-students.html>]. For more information, please visit [Student Affairs](#) [<https://www.tamuct.edu/student-affairs/pregnant-and-parenting-students.html>]. 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](#) specifically prohibits discrimination against a student based on pregnancy, childbirth, false pregnancy, termination of pregnancy, or recovery from any of these conditions [<https://www2.ed.gov/about/offices/list/ocr/docs/pregnancy.html>].

Students experiencing any form of discrimination due to any of these conditions are encouraged to reach out to the Title IX Coordinator, 254.519.5716, [titleix@tamuct.edu](mailto:titleix@tamuct.edu), Founders Hall 317B, or the Associate Dean of Student Affairs, 254.501.5909, Warrior Hall 105.

## Title IX Rights and Reporting Responsibilities

Texas A&M University-Central Texas is committed to creating a safe and open learning environment for all students. If you or another student has experienced any form of gender discrimination or sexual misconduct, including sexual harassment, sexual assault, dating/domestic violence, and/or sex-based stalking, help and support are available. Our university strongly encourages all members of our campus community to report incidents and seek support for gender discrimination and sexual misconduct through the Title IX Office. You



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may contact the Title IX Office at 254.519.5716, [titleix@tamuct.edu](mailto:titleix@tamuct.edu), Founders Hall 317B, or learn more by visiting the [Title IX webpage](https://www.tamuct.edu/compliance/titleix.html) [https://www.tamuct.edu/compliance/titleix.html].

Please be aware that that under [Title IX](#), [Texas Senate Bill 212](#), and [System Regulation 08.01.01](#), [https://policies.tamus.edu/08-01-01.pdf] all university employees are mandated reporters and are required to disclose information about suspected or alleged violations as listed above and defined in System Regulation 08.01.01. If the Title IX Office receives information about an incident, they will reach out to offer information about resources, rights, and procedural options as a member of the campus community. Although I have an obligation to report, you will, in most cases, control how your case will be handled. When working with the Title IX Office you will have access to resources and accommodations but also have the opportunity to express if you wish to move forward with an investigation. Our goal is to make sure you are aware of the options available to you as a student. Community members are not required to respond to this outreach.

If you or another student wishes to speak to a confidential employee who does not have this reporting responsibility, you can contact the [Student Wellness & Counseling Center](#), [https://www.tamuct.edu/student-affairs/student-counseling.html], 254.501.5955, or [swacc@tamuct.edu](mailto:swacc@tamuct.edu), located in Warrior Hall Room 207L or the Student Support Advocate, 254.501.5978 or [ssa@tamuct.edu](mailto:ssa@tamuct.edu), located in founder Hall Room 317D.

### **University Library & Archives**

The University Library & Archives provides many services in support of research across campus and at a distance. We offer over 350 electronic databases containing approximately 1,203,947 eBooks and 134,750 journals, in addition to the 96,879 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 virtually through WebEx, Microsoft Teams or in-person at the library. [Schedule an appointment here](#)

[https://tamuct.libcal.com/appointments]. 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 workspaces, computer labs, family areas suitable for all ages, and many other features. Services such as interlibrary loan, TexShare, binding, and laminating are available. The library frequently offers workshops, tours, readings, and other events. For more information, please visit our [Library website](#)

[https://tamuct.libguides.com/index]

### **University Writing Center**



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Located in Warrior Hall 416 and online, 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 face-to-face hours of operation are from 10:00 a.m.-5:00 p.m. Monday and Thursday in Warrior Hall 416. Online tutoring is available Monday thru Thursday from 10:00 a.m.-5:00 p.m. and from 6:00-9:00 p.m. and on Saturdays from 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/) [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.

## **OTHER 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 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/reporting.php?TAMUCentralTexas) online

[https://cm.maxient.com/reporting.php?TAMUCentralTexas].



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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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### **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.