



FIN-4308-110/120, Risk Management

CRN: 10346/10347

This class is both synchronous online and face-to-face! Lectures are scheduled to be held Tuesday and Thursday from 12:30 - 1:45 pm in FH Room 303 and on Zoom.

Spring 2023

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 (include "FIN-4308" in your e-mail topic)

Office Hours: Tuesday 2:00 pm – 3:00 pm in my office, on Zoom, or by appointment

Don't hesitate to ask for a specific day and time to communicate online via Zoom 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 303 and on Zoom on Tuesdays and Thursdays from 12:30 – 1:45 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 online in Canvas.

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].

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



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: What is risk? Why do firms manage risk? In this course, you will be introduced to the different types of business and financial risks, their sources, and best practice methods for measuring risk. This course will help you gauge different risk types and set risk limits, describe the key factors that drive each type of risk, and identify the steps needed to choose probability distributions to estimate risk. Among the topics covered are the nature of financial institutions and their regulation, market risk, credit risk, operational risk, liquidity risk, and the lessons from the credit crisis that started in 2007.

Course Prerequisites: FIN 3301.

Student Learning Outcomes:

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

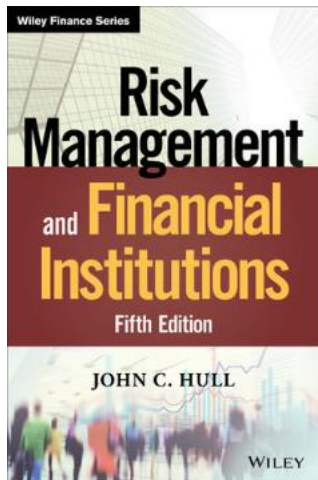
1. Identify and describe the various types of financial risk and their sources
2. Differentiate between risk measurement and risk management
3. Provide a high-level description of the regulatory structures in major foreign jurisdictions
4. Identify the market risks associated with each of the major asset classes
5. Measure the risk associated with a single asset and a portfolio of assets using a statistical model
6. Understand how to calculate Value-at-Risk and Expected Shortfall
7. Understand how to construct a Stress Test
8. Identify the different types of Scenario Analyses
9. Understand conventional concepts related to credit risk management: unexpected loss, default probability, loss-given-default, risks vs rewards, and credit spread.
10. Understand the fundamentals of operational risk management from the different roles in risk governance to the application of risk frameworks



Course Materials and Textbook:

1. Required Textbook:

Risk Management and Financial Institutions, 5th Edition by John C. Hull, Wiley.



2. Required Reading:

Lecture notes/sildes, problem sets, and other reading materials to be uploaded on Canvas.

3. 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 | 19% (Report is 15%, peer evaluation is 4%) |
| Exam 1 & 2 & 3 | 45% (Each exam is 15% of the grade) |
| Homework | 36% (Each homework is 4% of the grade) |
| Total | 100% |

1. Homework

There will be one (1) homework assignment for each module we cover. The homework assignments will be conducted through Canvas. 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 Canvas 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

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 May 9, 2023 to inform me of any mistakes. After May 9, 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. Each team includes 1-3 members. You can choose either to work with others or to work by yourself. If you choose to work with others, your team members will evaluate your performance at the end of the semester, which is 4% of your total grade. If you choose to work by yourself, you will automatically earn this 4%. You will keep this team throughout the entire semester.

4. Team Project (Team: 1-3 people)

Each team will complete a project covering the estimation and analysis of risk in a globally diversified equity portfolio. During the final week, the students will turn in a hard-copy of the team report and a spreadsheet document. 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 open-book & open-notes formats.

Exam 1 will be on 2/21 from 12:30 AM – 14:30.

Exam 2 will be on 3/28 from 12:30 AM – 14:30.

Exam 3 will be on 5/9 from 12:30 AM – 14:30.

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:

| | |
|-------------|---|
| $\geq 90\%$ | 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, you will receive all detailed feedback on Canvas following the exam.



TENTATIVE COURSE OUTLINE AND CALENDAR

| Date | Topics | Required Readings |
|-----------|--|---------------------------------------|
| 1/17/2023 | Syllabus and textbook | |
| | Part 1. Introduction | |
| | <i>Module 1 Overview of risk management</i> | |
| 1/19/2023 | 1. Types of Business and Financial Risks | Slides & Reading materials |
| 1/24/2023 | 2. Liquidity Risk | Chapter 24 |
| 1/26/2023 | 3. Risk and Return models | Chapter 1, Slides & Reading materials |
| 1/31/2023 | 3. Risk and Return models | Chapter 1, Slides & Reading materials |
| | <i>Module 2 Regulations</i> | |
| 2/2/2023 | 4. The Financial System and US Regulatory Structure | Slides & Reading materials |
| 2/7/2023 | 5. Basel I and II | Chapter 15 |
| 2/9/2023 | 6. Basel II.5 and III | Chapter 16 |
| | Part 2. Market Risk Management | |
| | <i>Module 3 Financial Instruments</i> | |
| 2/14/2023 | 1. Bonds | Chapter 9 & Slides |
| 2/16/2023 | 1. Bonds | Chapter 9 & Slides |
| 2/21/2023 | Exam 1 | Module 1, 2, and 3.1 |
| 2/23/2023 | 2. Bonds Strategies and Management | Slides & Reading materials |
| 2/28/2023 | 2. Bonds Strategies and Management | Slides & Reading materials |
| 3/2/2023 | 3. Stocks | Slides & 10.1, 11.1 |
| | <i>Module 4 Measuring and Analyzing Market Risk</i> | |
| 3/7/2023 | 1. Probability measures | Slides & Reading materials |
| 3/9/2023 | 2. Statistical Measures | Slides & Reading materials |
| 3/14/2023 | Spring Break: no class | |
| 3/16/2023 | Spring Break: no class | |
| | <i>Module 5 Managing and Modeling Market Risk</i> | |
| 3/21/2023 | 1. Downside Risk Measures: VaR | Chapter 12 |
| 3/23/2023 | 2. Stress Testing and Scenario Analysis | Chapter 22 |
| 3/28/2023 | Exam 2 | Module 3-5 |
| 3/30/2023 | Project Introduction 1 | |
| 4/4/2023 | Project Introduction 2 | |
| 4/6/2023 | Project time | |
| | Part 3. Credit Risk Management | |
| | <i>Module 6 Credit Risk Measurement and Analysis</i> | |
| 4/11/2023 | 1. The Basics (Credit and Financial Analysis & Credit Ratings) | |
| 4/13/2023 | 2. Estimating Default Probabilities | Chapter 19 |
| | <i>Module 7 Credit Risk Management</i> | |
| 4/18/2023 | 1. Portfolio Management | Slides & Reading materials |
| 4/20/2023 | 2. Risk Mitigation (Securitization & CDS) | Slides & 19.4 |
| | Part 4. Operational Risk Management | |
| | <i>Module 8 Operational Risk Measurement and Analysis</i> | |
| 4/25/2023 | 1. Operating Risk Identification Tools | Slides & Chapter 23 |
| 4/27/2023 | 2. Operating Risk Measurement and Analysis | Slides & Chapter 23 |
| 5/2/2023 | 3. Operating Risk Measurement and Analysis | Slides & Chapter 23 |
| | <i>Module 9 Operational Risk Management</i> | |
| 5/4/2023 | 1. Corporate Governance | Slides & Chapter 23 |
| 5/9/2023 | Final | Module 6-8 |



Important University Dates:

| | |
|-------------------|--|
| January 3, 2023 | Priority Deadline for Admissions Applications |
| January 13, 2023 | Deadline for Tuition and Fee Payments (16- & First 8-Week Classes) |
| January 16, 2023 | Martin L. King Jr. Day (University Closed) |
| January 17, 2023 | Add, Drop, and Late Registration Begins for 16- and First 8-Week. \$25 fee assessed for late registrants. |
| January 17, 2023 | Classes Begin for Spring Semester |
| January 19, 2023 | Deadline for Add, Drop, and Late Registration for 16- and First 8-Week Classes |
| January 24, 2023 | Deadline to Drop First 8-Week Classes with No Record |
| February 1, 2023 | Deadline to Drop 16-Week Classes with No Record |
| February 1, 2023 | Educator Preparation Program (Teacher and Principal) application deadline |
| February 1, 2023 | Superintendent Program application deadline |
| February 24, 2023 | Deadline to Drop First 8-Week Classes with a Quit (Q) or Withdraw (W) |
| February 24, 2023 | Student End of Course Survey Opens (First 8-Week Classes) |
| March 10, 2023 | Deadline for Admissions Applications (Spring) |
| March 10, 2023 | Classes End for First 8-Week Session |
| March 13-17, 2023 | Spring Break |
| March 14, 2023 | Deadline for Faculty Submission of First 8-Week Final Class Grades (due by 3pm) |
| March 14, 2023 | Student End of Course Survey Closes (First 8-Week Classes) |
| March 17, 2023 | Deadline for Tuition and Fee Payments (Second 8-Week Classes) |
| March 20, 2023 | Add, Drop, and Late Registration Begins for Second 8-Week Classes. \$25 fee assessed for late registrants. |
| March 20, 2023 | Classes Begin for Second 8-Week Session |
| March 20, 2023 | Advising Begins for Summer Semester |
| March 20, 2023 | Class Schedule Published For Summer Semester |
| March 22, 2023 | Deadline for Add, Drop, and Late Registration for Second 8-Week Classes |
| March 27, 2023 | Deadline to Drop Second 8-Week Classes with No Record |
| March 31, 2023 | Deadline for Graduation Application for Ceremony Participation |



Important University Dates (continued):

| | |
|----------------|--|
| April 1, 2023 | Clinical Teaching Placement Form Deadline |
| April 1, 2023 | School Counselor Program Application deadline (Summer) |
| April 1, 2023 | Deadline for GRE/GMAT Scores to Office of Graduate Studies |
| April 3, 2023 | Registration Opens for Summer Semester |
| April 5, 2023 | Priority Deadline for International Student Admission Applications (Summer) |
| April 7, 2023 | Deadline for Scholarship Applications for the Summer Semester |
| April 7, 2023 | Deadline to Drop 16-Week Classes with a Quit (Q) or Withdraw (W) |
| April 14, 2023 | Deadline for Final Committee-Edited Theses with Committee Approval Signatures |
| April 24, 2023 | Priority Deadline for VA Certification Request (Summer) |
| April 28, 2023 | Student End of Course Survey Opens (16- and Second 8-Week Classes) |
| April 28, 2023 | Deadline to Drop Second 8-Week Classes with a Quit (Q) or Withdraw (W) |
| May 12, 2023 | Deadline for Applications for \$1,000 Tuition Rebate for Spring Graduation (5pm) |
| May 12, 2023 | Deadline for Degree Conferral Applications to the Registrar's Office. \$20 Late Application Fee. |
| May 12, 2023 | Deadline to Withdraw from the University for 16- and Second 8-Week Classes |
| May 12, 2023 | Spring Semester Ends |
| May 13, 2023 | Commencement Ceremony Bell County Expo Center 3 pm |
| May 15, 2023 | Classes Begin for Minimester |
| May 16, 2023 | Deadline for Faculty Submission of 16-Week and Second 8-Week Final Class Grades (due by 3pm) |
| May 16, 2023 | Deadline for Theses to Clear Thesis Office for Spring Semester |
| May 16, 2023 | Student End of Course Survey Closes (16- and Second 8-Week Classes) |
| May 22, 2023 | Priority Deadline for Admissions Applications (Summer) |
| May 29, 2023 | Memorial Day (University Closed) |



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

Email: helpdesk@tamu.edu

Phone: (254) 519-5466

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

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

UNIVERSITY RESOURCES, PROCEDURES, AND GUIDELINES

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 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.

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.

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) [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) [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 [WOnline](https://tamuct.mywconline.com/) [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, 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 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](#) 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/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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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].

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.

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.