



FIN-5307- 115 FINANCIAL MANAGEMENT

CRN: 60134

M 6:00 PM via WebEx, sessions will be recorded for those unable to attend.

This is an online class!

Summer 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

Office Hours: By appointment.

Dedicated Tutor: Stephen Nuttall

Stephen's Email: s.nuttall@tamuct.edu

Mode of instruction and course access: This course is a synchronous online class with materials and lectures made available online via the A&M-Central Texas Canvas Learning Management System [<https://tamuct.instructure.com>]. **Lectures and Problems for all chapters are available in Canvas under the Modules tab. WebEx recordings are available under the Event Recordings tab under the Canvas WebEx Meetings tab.**

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.

I highly recommend that you take the time to communicate with me and participate in the WebEx sessions, 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 and participate in the WebEx sessions perform better in the class. **Finally, do not fall behind and do not be afraid to ask for help!**

Course Materials and Textbook: CFIN7, Besley and Brigham. Cengage

NO CENGAGE ACCESS CODE IS REQUIRED FOR THIS CLASS!

Required Calculator: The TI BAI Plus Professional financial calculator is required for this course. I will teach the class using the TI BAI Plus Professional. I will show you many examples in class using this calculator. If you prefer to use another 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. A graphics calculator will be useful for the third exam and if you prefer to use formulas.

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: 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 MANAGERIAL FINANCE

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. 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.

3. 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.

4. 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.

5. 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.

6. 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.



7. 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.

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. 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.

11. 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

Competency Goals:

- Understand the agency relationship, recognize agency violations, and 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

Homework (100 points) - There will be end of chapter homework assignments throughout the semester. **All homework will be submitted via the links provided in the Assignments section of Canvas.** All homework assignments combined will be worth 100 points. I will not accept late homework. Let me repeat. **I WILL NOT ACCEPT LATE ASSIGNMENTS!**

Exams (300 points) - You will have 3 exams in this class. 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 take it, you will receive a grade of 0.**

Exam Dates:

Exam 1	June 22nd
Exam 2	July 6th
Exam 3	July 20st
Optional Final	July 27th

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; we will review all exams via WebEx following the exam. You will have the opportunity to review your exam at that time.



TENTATIVE COURSE OUTLINE AND CALENDAR

Week of	Topic	Chapter	Assignment (Problems)
June 5 th			
	An Overview of Managerial Finance	1	Ch 1 - 1,3,4,6,9-13,15
	Analysis of Financial Statements	2	Ch 2 - 7,9,11,13,15,18,20&24
June 12 th			
	The Financial Environment	3	Ch 3 - 11,12,13,15,18,20&22
	Time Value of Money	4	Ch 4 - 4,5,6,9,10,13,15,18,19, 20,23,25&27
June 19 th			
	EXAM 1	1,2,3&4	
	The Cost of Money	5	Ch 5 – problems 3,5,7,9,10,11&12
June 26 th			
	Bond Characteristics and Valuation	6	Ch 6 – 3,5,6,10,12,15,19,20& 24
	Stock Characteristics and Valuation	7	Ch 7 – 3,5,7,8,10,13,15,17,19, 20&21
July 3 rd			
	EXAM 2	5,6&7	
July 10 th			
	Risk and Rates of Return	8	Ch 8 - 3 - 21 odd
	Capital Budgeting Techniques	9	Ch 9 - 4 - 20 even and 21
July 17 th			
	The Cost of Capital	11	Ch 11 – 5 – 19 odd
	EXAM 3	8,9&11	
July 24 th			
	OPTIONAL FINAL EXAM		

See Canvas homepage for actual due dates!



Important University Dates:

June 5, 2023	Classes Begin for First 5-, 10-, and 8-Week Session
June 8, 2023	Deadline to Drop First 5-Week Classes with No Record
June 12, 2023	Deadline to Drop 8-Week Classes with No Record
June 19, 2023	Juneteeth (University Closed)
June 21, 2023	Deadline to Drop 10-Week Classes with No Record
June 23, 2023	Deadline to Drop First 5-Week Classes with a Quit (Q) or Withdraw (W)
June 23, 2023	Student End of Course Survey Opens (First 5-Week Classes)
June 30, 2023	Deadline for Admissions Applications (Summer)
July 4, 2023	Independence Day (University Closed)
July 7, 2023	Classes End for First 5-Week Session
July 7, 2023	Deadline for Graduation Application for Ceremony Participation
July 7, 2023	Deadline to Withdraw from the University for First 5-Week Classes
July 10, 2023	Add, Drop, and Late Registration Begins for Second 5-Week Classes. \$25 fee assessed for late registrants.
July 10, 2023	Classes Begin Second 5-Week Session
July 11, 2023	Deadline for Faculty Submission of First 5-Week Final Class Grades (due by 3pm)
July 11, 2023	Student End of Course Survey Opens (First 5-Week Classes)
July 13, 2023	Deadline to Drop Second 5-Week Classes with No Record
July 14, 2023	Deadline to Drop 8-Week Classes with a Quit (Q) or Withdraw (W)
July 14, 2023	Deadline for Final Committee-Edited Theses with Committee Approval Signatures
July 14, 2023	Student End of Course Survey Opens (8-Week Classes)
July 21, 2023	Deadline to Drop 10-Week Classes with a Quit (Q) or Withdraw (W)
July 28, 2023	Classes End for 8-Week Session
July 28, 2023	Deadline to Drop Second 5-Week Classes with a Quit (Q) or Withdraw (W)
July 28, 2023	Deadline to Withdraw from the University for 8 -Week Classes
July 28, 2023	Student End of Course Survey Opens (10- and Second 5-Week Classes)



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, Firefox, Edge, or Safari browsers. Canvas will run on Windows, Mac, Linus, 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

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 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

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/reporting.php?TAMUCentralTexas), [<https://cm.maxient.com/reporting.php?TAMUCentralTexas>].

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

A&M-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, Founders Hall 317B, or the Associate Dean of Student Affairs, 254.501.5909, Warrior Hall 105.

Title IX Rights and Reporting Responsibilities

A&M-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 may contact the Title IX Office at 254.519.5716, 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](https://policies.tamus.edu/08-01-01.pdf), [Texas Senate Bill 212](https://policies.tamus.edu/08-01-01.pdf), and [System Regulation 08.01.01](https://policies.tamus.edu/08-01-01.pdf), [<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), [<https://www.tamuct.edu/student-affairs/student-counseling.html>], 254.501.5955, or swacc@tamuct.edu, located in Warrior Hall Room 207L or the Student Support Advocate, 254.501.5978 or ssa@tamuct.edu, located in founder Hall Room 317D.

Tutoring and Success Coaching

Tutoring and success coaching services are available to all A&M-Central Texas students, both virtually and in-person.

To schedule tutoring sessions or view tutor availability, please contact Warriorcenter@tamuct.edu or visit Warrior Hall, 111.

If you have questions about these or other academic support services or are interested in becoming a tutor, please contact the Warrior Center for Student Success, Equity and Inclusion at (254) 501-5836, email us at WarriorCenter@tamuct.edu. You are welcome to visit the Warrior Center at Warrior Hall, suite 212.

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 350 electronic databases containing approximately 631,525 eBooks and 75,149 journals, in addition to the 97,443 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) [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) [https://tamuct.libguides.com/index]

University Writing Center

University Writing Center: For the summer semesters, all University Writing Center (UWC) tutoring services are entirely online. The hours of operation are from 10:00 a.m.-4:00 p.m. Monday through Thursday with additional hours Monday through Thursday nights from 6:00-9:00 p.m. The UWC is also offering hours from 12:00-3:00 p.m. on Saturdays.

Tutors are prepared to help writers of all levels and abilities at any stage of the writing process. While tutors will not write, edit, or grade papers, they will assist students in developing more effective composing practices. By providing a practice audience for students' ideas and writing, our tutors highlight the ways in which they read and interpret students' texts, offering guidance and support throughout the various stages of the writing process. In addition, students may work independently in the UWC by checking out a laptop that runs the Microsoft Office suite and connects to WIFI, or by consulting our resources on writing, including all of the relevant style guides. Whether you need help brainstorming ideas, organizing an essay, proofreading, understanding proper citation practices, or just want a quiet place to work, the UWC is here to help!

Students may arrange a one-to-one session with a trained and experienced writing tutor by 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 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](#) online

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

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.

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.

INSTRUCTOR POLICIES.

I do not accept late assignments and any calculator with communication features is strictly prohibited. This includes your cell phone and phone apps.