

FIPL 4200 – Insurance Planning

Instructor Contact

Name: Grant Garrett, CFP®

Office Location: BLB 040

Phone Number: 817-939-4580

Office Hours: Virtually by appointment

Email: Grant.Garrett@unt.edu

Communication Expectations: Email is my primary method of communication. All emails should be sent inside of Canvas as much as possible. If you choose to email through outlook or a mobile device, make sure FIPL 4200 is included in the subject line to ensure it goes into the course inbox.

I will respond within 24 hours (Monday-Friday). Emails sent after noon on Friday will be responded to on the following Monday.

Tips for online communication: [Online Communication Tips](https://clear.unt.edu/online-communication-tips)[Links to an external site.](#) (https://clear.unt.edu/online-communication-tips)

Welcome to UNT!

As members of the UNT community, we have all made a commitment to be part of an institution that respects and values the identities of the students and employees with whom we interact. UNT does not tolerate identity-based discrimination, harassment, and retaliation. UNT's full Non-Discrimination Policy can be found in the UNT Policies section of the syllabus.

Course Description

This class is an intermediate insurance course designed to cover economic basis, fundamental principles, types of life insurance and annuity products, pertinent legal concepts, contract provisions, taxation of life insurance and annuity products, nature and operations of companies, and financial statements of life insurers; personal and business uses of life insurance and annuity products. Additionally, we will cover/review Disability, Health, Long-Term Care, and Property/Casualty Insurance concepts to help you prepare for the Texas General Lines Insurance Exam and the Insurance topics covered on the CFP® exam.

Course Structure

Face-to-face in **Room BLB 040** from **6:30 PM – 9:20 PM** on **Wednesdays**. All assignments will be submitted in Canvas. The course is composed of reading, practice problems, exams, and a group insurance application-based project. There are 3 units with a total of 10 different sections supporting your learning. See calendar on this syllabus for due dates. See grades for the grading policy.

Course Prerequisites or Other Restrictions

None. Being able to use a calculator and/or Microsoft Excel to calculate Time Value of Money is helpful.

Course Objectives

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

1. Understand the fundamentals of risk management.
2. Demonstrate the ability to calculate family life insurance and other insurance needs.
3. Understand how different insurance plans work and demonstrate the ability to use them to solve the insurance puzzle.
4. Understand how government regulations impact insurance and other benefits.
5. Demonstrate an understanding of Annuities and their use in solving the retirement puzzle.

Course Materials Required

- Insurance Planning (7th Edition) By Dalton
 - ISBN: 978-1-946711-31-1
 - Used, earlier editions are ok, however the laws and numbers may change, so be aware if you are planning to use this to help study for the CFP®, Texas General Lines (Life, accident, and Health Insurance Exam, or other exams/certifications
- Financial Calculator (TI BA II Plus recommended and taught, needed for the CFP® and other securities exams/certifications) or
- Microsoft Excel

Teaching Philosophy

“Study without desire spoils the memory and it retains nothing that it that’s in.” – Leonardo da Vinci

Hopefully, you have signed up for this course because you desire to learn about money, specifically life insurance planning and mitigating risk. This is a collegiate course where you, the student, are responsible for your own learning. The instructor will present materials along with the readings, videos, case studies, and assessments. Assessments in the form of homework assignments, quizzes, and exams are designed to give you feedback on your learning progress. The case studies are opportunities to apply what you are learning and help you apply the money lessons to your life. Your success is up to you. The instructor is your guide in the learning process.

Course Technology & Skills

Minimum Technology Requirements

- Computer
- Reliable internet access
- Speakers

- Microphone
- Plug-ins
- Microsoft Office Suite
- [Canvas Technical Requirements](https://clear.unt.edu/supported-technologies/canvas/requirements)[Links to an external site.](https://clear.unt.edu/supported-technologies/canvas/requirements) (https://clear.unt.edu/supported-technologies/canvas/requirements)

Computer Skills & Digital Literacy

- Using Canvas
- Using email with attachments
- Downloading and installing software
- Using spreadsheet programs
- Using presentation and graphics programs

Technical Assistance

Part of working in the online environment involves dealing with the inconveniences and frustration that can arise when technology breaks down or does not perform as expected. Here at UNT we have a Student Help Desk that you can contact for help with Canvas or other technology issues.

UIT Help Desk: [UIT Student Help Desk site](http://www.unt.edu/helpdesk/index.htm)[Links to an external site.](http://www.unt.edu/helpdesk/index.htm) (http://www.unt.edu/helpdesk/index.htm)

Email: helpdesk@unt.edu

Phone: 940-565-2324

In Person: Sage Hall, Room 130

Walk-In Availability: 8am-9pm

Telephone Availability:

- Sunday: noon-midnight
- Monday-Thursday: 8am-midnight
- Friday: 8am-8pm
- Saturday: 9am-5pm

Laptop Checkout: 8am-7pm

For additional support, visit [Canvas Technical Help](https://community.canvaslms.com/docs/DOC-10554-4212710328)[Links to an external site.](https://community.canvaslms.com/docs/DOC-10554-4212710328) (https://community.canvaslms.com/docs/DOC-10554-4212710328)

Rules of Engagement – Keep it Professional!

Rules of engagement refer to the way students are expected to interact with each other and with their instructors. Here are some general guidelines:

- While the freedom to express yourself is a fundamental human right, any communication that utilizes cruel and derogatory language on the basis of race, color, national origin, religion, sex, sexual orientation, gender identity, gender expression, age, disability, genetic

information, veteran status, or any other characteristic protected under applicable federal or state law will not be tolerated.

- Money is personal and our money stories may include experiences and financial records that are highly personal, unless disclosure is required by law or university policy, please keep in-class discussions and materials confidential.
- Treat your instructor and classmates with respect in any communication online or face-to-face, even when their opinion differs from your own. Keep it professional!
- Ask for and use the correct name and pronouns for your instructor and classmates.
- Speak from personal experiences. Use “I” statements to share thoughts and feelings. Try not to speak on behalf of groups or other individual’s experiences.
- Use your critical thinking skills to challenge other people’s ideas, instead of attacking individuals.
- Avoid using all caps while communicating digitally. This may be interpreted as “YELLING!”
- Be cautious when using humor or sarcasm in emails or discussion posts as tone can be difficult to interpret digitally.
- Avoid using “text-talk” unless explicitly permitted by your instructor.
- Proofread and fact-check your sources.
- Keep in mind that online posts can be permanent, so think first before you type.

See these [Engagement GuidelinesLinks to an external site.](https://clear.unt.edu/online-communication-tips) (https://clear.unt.edu/online-communication-tips) for more information.

Course Requirements/ Schedule:

Tentative course schedule. Content, dates, and topics may change as situations throughout the semester warrant.

Week	Dates	Topics for Discussion	Readings
		All exams are available for 24 hours from 12am - 11:59pm	All assignments are due by 11:59pm CT

Unit 1 – Introduction/Review of Risk Management, Health, DI, LTC

1	Aug 20	Introduction to Insurance, Risk Review (CFP® C.17, 18)	Ch 1, 2
2	Aug 27	Health Insurance (CFP® C.19)	Ch 2
3	Sept 3	Finish Health Ins, Disability Insurance (C.20)	Ch 3, Ch 6
4	Sept 10	Finish DI, Long-term Care Insurance, Wrap Up and Exam overview (C.21)	Ch 7

5	Sept 17	Exam 1	Unit 1 - Practice problems <u>DUE</u> Sept 17
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Unit 2 – Life Insurance and Advanced Concepts

6	Sept 24	Intro to the Insurance Case Studies Intro to Life Ins, Calculating Need (C.25)	Case Studies <u>DUE</u> Nov 12th Ch 4, Supplemental
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7	Oct 1	Life Insurance Types, Riders (C.23)	Ch 4, Supplemental
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8	Oct 8	Life Ins Advanced Concepts Pt 1 Taxation, 1035 Exchange, Death Benefits, Business needs and other topics (c.24)	Ch 5
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9	Oct 15	Life Insurance in Estate Planning, Wrap up and review (G.55)	Supplemental
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10	Oct 22	Exam 2	Unit 2 – Practice Problems <u>DUE</u> Oct 22nd
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Unit 3 – Annuities, P&C Review, SSI Review

11	Oct 29	Annuities, Types, and Uses, Project Presentations work	Ch 8, Health Plan maths <u>DUE</u> Oct 29th
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12	Nov 5	Social Security/Medicare Insurance, Project Presentations work	Ch 9
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13	Nov 12	Project Presentations <u>DUE</u>	Ch 11; Projects <u>DUE</u> Nov 12th
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14	Nov 19	Exam 3	Unit 3 – Practice Problems <u>DUE</u> Nov 26 , Final Exam Review (makeup) due Dec 3rd
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15	Nov 26	Thanksgiving	Eat More Chicken
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16	Dec 3	Flex Day
16	Dec 10 (University set)	Comprehensive Optional FINAL EXAM (will be available in Canvas for 24 hours from 12am – 11:59pm)

Grading

Grading Scale:

Point Ranges: Letter Grade:

1000 – 900 points A

899 – 800 points B

799 – 700 points C

699 – 600 points D

599 – 0 points F

Grade Determination:

Learning Opportunities:

	Points	Percentage
Practice Problems (3 x 75 pts each. 25 pts extra credit)	200	20%

Application:

Insurance Case Studies (2 x 100 pts each)	200	20%
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Evaluations:

Unit Exams (3 x 200 pts each)	60	60%
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Total Possible Points

1000

100%

Extra credit – Students may earn up to 100 points throughout the semester by completing various extra credit activities and assignments. Extra credit, is extra and not a requirement of the course. There are no opportunities to “make up” extra credit, including in-class extra credit opportunities regardless of reason. See Canvas for those opportunities as they arise.

Grade Disputes

You are required to wait 24 hours before contacting me to dispute a grade. Within that time, I expect that you will review the assignment details and reflect on the quality of the work you turned in. If you would still like to meet, email me to set up a meeting (I cannot discuss grades over email). You should come to our scheduled meeting with specific examples that demonstrate that you earned a higher grade than you received. If you miss your scheduled meeting, you forfeit your right to a grade dispute. If you do not contact me to schedule a meeting within seven days of receiving your grade, you also forfeit your right to a grade dispute.

Complaints and Grievances

Students wishing to dispute, file a complaint, or with a grievance regarding the course or instructor should follow the following process for resolution before contacting the Ryan College of Business Dean’s office (please allow 1 week for each step):

1. Discuss one-on-one with the course instructor. 99.99% of the time this will resolve the issues. Instructors are here to help you and guide your learning.
2. Contact the Financial Planning Program Advisor. This will usually take care of the remaining issues.
3. Contact the FIREL Department Offices

Course Evaluation

Student Perceptions of Teaching (SPOT) is the student evaluation system for UNT and allows students the ability to confidentially provide constructive feedback to their instructor and department to improve the quality of student experiences in the course. **SPOT evaluations are generally available for 2.5 weeks towards the end of the semester (Sometime in November or April).**

Course Policies

Attendance Policy

Attendance is expected each class. You are responsible for all content covered during class and you may miss out on in-class activities that maybe graded. You must notify your instructor in advance or asap in the event you will miss. You are responsible for all deadlines.

- If you are going to miss class because of university-approved travel or other known extenuating situations, your documentation must be provided BEFORE your absence. In the case of an unexpected absence such as an illness or other emergency, documentation must be received WITHIN ONE WEEK of the class time missed.

- While I do not take away points specifically for attendance, if you choose to miss class for a non-approved absence, you are liable for all points missed related to your absence. Additionally, you will NOT have an opportunity to “make-up” extra points for ANY reason. See Extra Credit below for more details regarding extra credit.
- A Zoom link for remote learning will be available for students who are isolating, quarantined, immunocompromised, or who are ill. All course materials, assignments, and assessments are available and will be submitted via Canvas.

Visit the [University of North Texas' Attendance Policy](http://policy.unt.edu/policy/15-2-)[Links to an external site.](#) (<http://policy.unt.edu/policy/15-2->) to learn more.

Attendance Policy

Students are expected to attend classes regularly and to abide by the attendance policy established for each class. If you are experiencing any [symptoms of COVID-19](https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html)[Links to an external site.](#) (<https://www.cdc.gov/coronavirus/2019-ncov/symptoms-testing/symptoms.html>[Links to an external site.](#)) please seek medical attention from the Student Health and Wellness Center (940-565-2333 or askSHWC@unt.edu) or your health care provider PRIOR to coming to campus. UNT also requires you to contact the UNT COVID Hotline at COVID@unt.edu for guidance on actions to take due to symptoms, pending or positive test results, or potential exposure.

Class Materials for Online Learning:

This course includes online learning components. To fully participate in this class, students will need internet access to reference content on the Learning Management System and [faculty member to include other required equipment or software such as a webcam, microphone, Adobe Photoshop, etc.]. Information on how to be successful in an online learning environment can be found at [Learn Anywhere](#)[Links to an external site.](#)

Class Participation

You are expected to actively participate in class, including class discussions and group assignments. Please watch cat videos, play games, or have personal “side-bar” discussions outside of the classroom.

Late Work

No late work will be accepted. Prior arrangements must be made at least a week in advance for known conflicts. Students missing a quiz or exam may drop their lowest grade. Extra credit is available through out the semester to help students make up lost points for any reason.

Examination Policy

Exams and quizzes are designed to assess your learning in the course and are timed. While exams are open resource (Book, calculator, excel, and class provided resources), the use of chegg, quizlet, texting, group messaging apps, or any other website designed to provide answers to questions is strictly prohibited. Original and new test questions are used to help mitigate the usefulness of these cheating sites. All assessments, including quizzes and exams, are held online. On exam days class will not meet.

Assignment Policy

1. Students should SAVE all the files they create for submission for this course on their own computer hard drive, flashdrive, or cloud service. It is also recommended you save a backup copy of your files on a separate flash drive or cloud service (office 365/onedrive is part of your university technology fee) just-in-case something goes wrong.

2. All assignments and evaluations will be submitted or completed in the Canvas. Do not email your work to your instructor/TA. Canvas keeps record of all submissions, provides grading rubrics, and houses all course information.
3. **NO .PDF FILES.** All written submissions such as projects or written essays will be submitted in Microsoft Word (Excel or Power Point when appropriate) format (.doc or .docx).
4. **Any files that cannot be opened, cannot be graded.** Assignments will require use of MS Word or MS Excel. It is expected that you have working knowledge of these software. **Zip files, links to cloud stored documents, or text submissions will not be graded. Attention!! Mac (Apple) users! Do not use Pages, Numbers, or Keynote for your assignments.** These files cannot be opened and will not be graded.
5. Unless otherwise stated, all assignments must be completed independently. Each student will turn in unique and individually prepared assignments. Copying documents or spreadsheets from someone else is a form of plagiarism and will be dealt with as academic dishonesty according to university policies.
6. Student assignments may be submitted to anti-plagiarism software, Turnitin. This software compares current work to past work and existing sources on the internet. Copying from existing sources or from past semester work is considered academic dishonesty.
7. You are expected to prepare for assessments and exams. ***Use of help websites such as chegg or quizlet or texting/group messaging each other to look up answers (unless a group assignment) is considered academic dishonesty and will not be tolerated.*** There is an absolute zero tolerance. Anyone involved will receive a zero for the assignment and will be submitted to
8. If you fail to complete and successfully submit a task or assignment on time in this course there will be NO opportunity for makeup or re-do. See Canvas for opportunities for extra credit or extra assignments that may be available. NO EXCEPTIONS, SO PLEASE DO NOT EMAIL THE INSTRUCTOR/TA ABOUT THIS ISSUE.

The University is committed to providing a reliable online course system to all users. However, in the event of any unexpected server outage or any unusual technical difficulty which prevents students from completing a time sensitive assessment activity, the instructor will extend the time windows and provide an appropriate accommodation based on the situation. Students should immediately report any problems to the instructor and contact the UNT Student Help Desk: helpdesk@unt.edu or 940.565.2324 and obtain a ticket number. The instructor and the UNT Student Help Desk will work with the student to resolve any issues at the earliest possible time.

Academic Dishonesty

Academic Dishonesty is a major issue that threatens the value of your education and the degree you earn. Dishonesty in the workplace is not tolerated and it will not be tolerated in this course. Use of course websites such as chegg, quizlet, texting, or group messaging for answers will never be tolerated. Use course resources to find your answers! Use your own critical thinking skills, not someone else's! This is why you are here! To learn to think.

If academic dishonesty is discovered, you will receive a 0 (zero) for the assignment and are in potential jeopardy for earning a 0 (zero) in the course. Your case will be referred to the Academic Office of Integrity where you could face expulsion from the university.

See the full policy on [Student Academic Integrity](#) [Links to an external site.](#) for more information.

Methods for Assessing and Evaluating Learning Goals:

This course is designed to provide each student with content, learning opportunities, and evaluation of learning goals. To be successful in this course, a student should attend all lectures, complete all course content, and take advantage of all learning opportunities that are specifically designed to prepare students for the evaluation (the majority of course points). For optimal success, it is imperative that a student adhere to **ALL deadlines** for all assessments and evaluations. Everything in this course is set to a fixed schedule and there will be **NO extension of due dates**.

During each course unit the student will be introduced to content and provided with opportunities to work with content and receive feedback to assess learning progress. Then, students will be evaluated on their learning achievement. Optimal student success in this class depends on attending to the course content in addition to completing and successfully submitting all assessments and evaluation tasks by the due dates.

- Course Content may be provided to the student through readings, lecture, and/or other media. Students are expected to read, listen, and/or watch all the course content for each unit.
- Learning opportunities are provided to enhance understanding of concepts and skills within each content area and may include recall (questions via polling, games, and/or homework), class discussion, projects, and other class exercises.
- Please use provided grading rubrics as your tool to understand learning progress & expectations. All graded written assessments should follow APA format. Learning opportunities are assessed (feedback provided through rubrics, scores, and/or discussion) and may be included in the determination of a student's final grade in the course; however, the majority of a student's grade is dependent upon demonstrated learning (evaluation tasks).
- Evaluation activities (exams & quizzes) are to determine the level of learning that has been achieved by the student. Because evaluation tasks are used as a tool for the instructor to determine achieved learning, no additional feedback other than score will be provided to the student. If students want additional feedback, they may contact their instructor for a learning goal summary.

Instructor Responsibilities and Feedback

Include a statement:

- It is my commitment to respond to all emails within 24 hours (Monday – Friday). Emails sent after noon (12pm) on Friday will be responded to on the following Monday.
- If you do not receive a response within 24 hours, make sure you included FINA 2770 in the subject line or sent the message through Canvas to ensure it goes into the course inbox.
- All grades will be posted within one week following the due date. Any project will provide feedback in the rubric.
- No individual feedback (other than your score) is provided for evaluations. Evaluations are designed to determine your level of learning, not an opportunity for learning.

- I cannot discuss grades or give specific assignment feedback via email. (Potential FERPA violation) You must see me during office hours or make an appointment.

UNT Policies

Academic Integrity Policy

Academic Integrity Standards and Consequences. According to UNT Policy 06.003, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions ranging from admonition to expulsion from the University. [Insert specific sanction or academic penalty for specific academic integrity violation.]

ADA Policy

UNT makes reasonable academic accommodation for students with disabilities. Students seeking accommodation must first register with the Office of Disability Accommodation (ODA) to verify their eligibility. If a disability is verified, the ODA will provide a student with an accommodation letter to be delivered to faculty to begin a private discussion regarding one's specific course needs. Students may request accommodations at any time, however, ODA notices of accommodation should be provided as early as possible in the semester to avoid any delay in implementation. Note that students must obtain a new letter of accommodation for every semester and must meet with each faculty member prior to implementation in each class. For additional information see the [ODA websiteLinks to an external site.](https://disability.unt.edu/Links to an external site.) (<https://disability.unt.edu/Links to an external site.>).

Prohibition of Discrimination, Harassment, and Retaliation (Policy 16.004)

The University of North Texas (UNT) prohibits discrimination and harassment because of race, color, national origin, religion, sex, sexual orientation, gender identity, gender expression, age, disability, genetic information, veteran status, or any other characteristic protected under applicable federal or state law in its application and admission processes; educational programs and activities; employment policies, procedures, and processes; and university facilities. The University takes active measures to prevent such conduct and investigates and takes remedial action when appropriate.

Emergency Notification & Procedures

UNT uses a system called Eagle Alert to quickly notify students with critical information in the event of an emergency (i.e., severe weather, campus closing, and health and public safety emergencies like chemical spills, fires, or violence). In the event of a university closure, please refer to Canvas for contingency plans for covering course materials.

Retention of Student Records

Student records pertaining to this course are maintained in a secure location by the instructor of record. All records such as exams, answer sheets (with keys), and written papers submitted during the duration of the course are kept for at least one calendar year after course completion. Course work completed via the Canvas online system, including grading information and comments, is also stored in

a safe electronic environment for one year. Students have the right to view their individual record; however, information about student's records will not be divulged to other individuals without proper written consent. Students are encouraged to review the Public Information Policy and the Family Educational Rights and Privacy Act (FERPA) laws and the University's policy. See UNT Policy 10.10, Records Management and Retention for additional information.

Acceptable Student Behavior

Student behavior that interferes with an instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom and the instructor may refer the student to the Dean of Students to consider whether the student's conduct violated the Code of Student Conduct. The University's expectations for student conduct apply to all instructional forums, including University and electronic classroom, labs, discussion groups, field trips, etc. Visit UNT's [Code of Student ConductLinks to an external site.](https://deanofstudents.unt.edu/conduct) (https://deanofstudents.unt.edu/conduct) to learn more.

Access to Information - Eagle Connect

Students' access point for business and academic services at UNT is located at: [my.unt.eduLinks to an external site.](https://my.unt.edu) All official communication from the University will be delivered to a student's Eagle Connect account. For more information, please visit the website that explains Eagle Connect and how to forward e-mail [Eagle ConnectLinks to an external site.](https://it.unt.edu/eagleconnect) (https://it.unt.edu/eagleconnect).

Student Evaluation Administration Dates

Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey will be made available during weeks 13, 14 and 15 of the long semesters to provide students with an opportunity to evaluate how this course is taught. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" (no-reply@iasystem.org) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey they will receive a confirmation email that the survey has been submitted. For additional information, please visit the [SPOT websiteLinks to an external site.](http://spot.unt.edu/) (http://spot.unt.edu/) or email spot@unt.edu.

Sexual Assault Prevention

UNT is committed to providing a safe learning environment free of all forms of sexual misconduct, including sexual harassment sexual assault, domestic violence, dating violence, and stalking. Federal laws (Title IX and the Violence Against Women Act) and UNT policies prohibit discrimination on the basis of sex, and therefore prohibit sexual misconduct. If you or someone you know is experiencing sexual harassment, relationship violence, stalking, and/or sexual assault, there are campus resources available to provide support and assistance. UNT's Survivor Advocates can assist a student who has been impacted by violence by filing protective orders, completing crime victim's compensation applications, contacting professors for absences related to an assault, working with housing to facilitate a room change where appropriate, and connecting students to other resources available both on and off campus. The Survivor Advocates can be reached at SurvivorAdvocate@unt.edu or by calling the Dean of Students Office at 940-565- 2648. Additionally, alleged sexual misconduct can be non-confidentially reported to the Title IX Coordinator at oeo@unt.edu or at (940) 565 2759.

Important Notice for F-1 Students taking Distance Education Courses

Federal Regulation

To read detailed Immigration and Customs Enforcement regulations for F-1 students taking online courses, please go to the [Electronic Code of Federal Regulations website](http://www.ecfr.gov/)[Links to an external site.](#) (<http://www.ecfr.gov/>). The specific portion concerning distance education courses is located at Title 8 CFR 214.2 Paragraph (f)(6)(i)(G).

The paragraph reads:

(G) For F-1 students enrolled in classes for credit or classroom hours, no more than the equivalent of one class or three credits per session, term, semester, trimester, or quarter may be counted toward the full course of study requirement if the class is taken on-line or through distance education and does not require the student's physical attendance for classes, examination or other purposes integral to completion of the class. An on-line or distance education course is a course that is offered principally through the use of television, audio, or computer transmission including open broadcast, closed circuit, cable, microwave, or satellite, audio conferencing, or computer conferencing. If the F-1 student's course of study is in a language study program, no on-line or distance education classes may be considered to count toward a student's full course of study requirement.

University of North Texas Compliance

To comply with immigration regulations, an F-1 visa holder within the United States may need to engage in an on-campus experiential component for this course. This component (which must be approved in advance by the instructor) can include activities such as taking an on-campus exam, participating in an on-campus lecture or lab activity, or other on-campus experience integral to the completion of this course.

If such an on-campus activity is required, it is the student's responsibility to do the following:

- (1) Submit a written request to the instructor for an on-campus experiential component within one week of the start of the course.
- (2) Ensure that the activity on campus takes place and the instructor documents it in writing with a notice sent to the International Student and Scholar Services Office. ISSS has a form available that you may use for this purpose.

Because the decision may have serious immigration consequences, if an F-1 student is unsure about his or her need to participate in an on-campus experiential component for this course, s/he should contact the UNT International Student and Scholar Services Office (telephone 940-565-2195 or email internationaladvising@unt.edu) to get clarification before the one-week deadline.

Student Verification

UNT takes measures to protect the integrity of educational credentials awarded to students enrolled in distance education courses by verifying student identity, protecting student privacy, and notifying students of any special meeting times/locations or additional charges associated with student identity verification in distance education courses.

See [UNT Policy 07-002 Student Identity Verification, Privacy, and Notification and Distance Education Courses](https://policy.unt.edu/policy/07-002)[Links to an external site.](#) (<https://policy.unt.edu/policy/07-002>).

Use of Student Work

A student owns the copyright for all work (e.g. software, photographs, reports, presentations, and email postings) he or she creates within a class and the University is not entitled to use any student work without the student's permission unless all of the following criteria are met:

- The work is used only once.
- The work is not used in its entirety.
- Use of the work does not affect any potential profits from the work.
- The student is not identified.
- The work is identified as student work.

If the use of the work does not meet all of the above criteria, then the University office or department using the work must obtain the student's written permission.

Download the UNT System Permission, Waiver and Release Form

Transmission and Recording of Student Images in Electronically-Delivered Courses

1. No permission is needed from a student for his or her image or voice to be transmitted live via videoconference or streaming media, but all students should be informed when courses are to be conducted using either method of delivery.
2. In the event an instructor records student presentations, he or she must obtain permission from the student using a signed release in order to use the recording for future classes in accordance with the Use of Student-Created Work guidelines above.
3. Instructors who video-record their class lectures with the intention of re-using some or all of recordings for future class offerings must notify students on the course syllabus if students' images may appear on video. Instructors are also advised to provide accommodation for students who do not wish to appear in class recordings.

Example: This course employs lecture capture technology to record class sessions. Students may occasionally appear on video. The lecture recordings will be available to you for study purposes and may also be reused in future course offerings.

No notification is needed if only audio and slide capture is used or if the video only records the instructor's image. However, the instructor is encouraged to let students know the recordings will be available to them for study purposes.

Class Recordings & Student Likenesses:

Synchronous (live) sessions in this course will be recorded for students enrolled in this class section to refer to throughout the semester. Class recordings are the intellectual property of the university or instructor and are reserved for use only by students in this class and only for educational purposes. Students may not post or otherwise share the recordings outside the class, or outside the Canvas Learning Management System, in any form. Failing to follow this restriction is a violation of the UNT Code of Student Conduct and could lead to disciplinary action.

Academic Support & Student Services

Student Support Services

Mental Health

UNT provides mental health resources to students to help ensure there are numerous outlets to turn to that wholeheartedly care for and are there for students in need, regardless of the nature of an issue or its severity. Listed below are several resources on campus that can support your academic success and mental well-being:

- [Student Health and Wellness Center](https://studentaffairs.unt.edu/student-health-and-wellness-center)[Links to an external site.](#) (https://studentaffairs.unt.edu/student-health-and-wellness-center)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services)[Links to an external site.](#) (https://studentaffairs.unt.edu/counseling-and-testing-services)
- [UNT Care Team](https://studentaffairs.unt.edu/care)[Links to an external site.](#) (https://studentaffairs.unt.edu/care)
- [UNT Psychiatric Services](https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry)[Links to an external site.](#) (https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry)
- [Individual Counseling](https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling)[Links to an external site.](#) (https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling)

Chosen Names

A chosen name is a name that a person goes by that may or may not match their legal name. If you have a chosen name that is different from your legal name and would like that to be used in class, please let the instructor know. Below is a list of resources for updating your chosen name at UNT.

- [UNT Records](#)[Links to an external site.](#)
- [UNT ID Card](#)[Links to an external site.](#)
- [UNT Email Address](#)[Links to an external site.](#)
- [Legal Name](#)[Links to an external site.](#)

**UNT eulDs cannot be changed at this time. The collaborating offices are working on a process to make this option accessible to UNT community members.*

Pronouns

Pronouns (she/her, they/them, he/him, etc.) are a public way for people to address you, much like your name, and can be shared with a name when making an introduction, both virtually and in-person. Just as we ask and don't assume someone's name, we should also ask and not assume someone's pronouns.

You can [add your pronouns to your Canvas account](#)[Links to an external site.](#) so that they follow your name when posting to discussion boards, submitting assignments, etc.

Below is a list of additional resources regarding pronouns and their usage:

- [What are pronouns and why are they important?](#)[Links to an external site.](#)
- [How do I use pronouns?](#)[Links to an external site.](#)
- [How do I share my pronouns?](#)[Links to an external site.](#)
- [How do I ask for another person's pronouns?](#)[Links to an external site.](#)
- [How do I correct myself or others when the wrong pronoun is used?](#)[Links to an external site.](#)

Additional Student Support Services

- Registrar (<https://registrar.unt.edu/registration>)
- [Financial Aid](https://financialaid.unt.edu/)Links to an external site. (<https://financialaid.unt.edu/>)
- [Student Legal Services](https://studentaffairs.unt.edu/student-legal-services)Links to an external site. (<https://studentaffairs.unt.edu/student-legal-services>)
- [Career Center](https://studentaffairs.unt.edu/career-center)Links to an external site. (<https://studentaffairs.unt.edu/career-center>)
- [Multicultural Center](https://edo.unt.edu/multicultural-center)Links to an external site. (<https://edo.unt.edu/multicultural-center>)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services)Links to an external site. (<https://studentaffairs.unt.edu/counseling-and-testing-services>)
- [Pride Alliance](https://edo.unt.edu/pridealliance)Links to an external site. (<https://edo.unt.edu/pridealliance>)
- [UNT Food Pantry](https://deanofstudents.unt.edu/resources/food-pantry)Links to an external site. (<https://deanofstudents.unt.edu/resources/food-pantry>)

Academic Support Services

- [Academic Resource Center](https://clear.unt.edu/canvas/student-resources)Links to an external site. (<https://clear.unt.edu/canvas/student-resources>)
- [Academic Success Center](https://success.unt.edu/asc)Links to an external site. (<https://success.unt.edu/asc>)
- [UNT Libraries](https://library.unt.edu/)Links to an external site. (<https://library.unt.edu/>)
- [Writing Lab](http://writingcenter.unt.edu/Links to an external site.)Links to an external site. (<http://writingcenter.unt.edu/Links to an external site.>)