

FINA 3770: Introduction to Finance

Contact Information

Instructor: Kiran Modi

Class: Monday and Wednesday, 2:00 PM to 3:20 PM

Room: BLB 045

Email: kiran.modi@unt.edu

Office Hours

Instructor's Office Hour via Zoom: Wednesday 12:00 PM to 1:00 PM CST or by appointment, starting from August 20 (Wednesday), 2025

Zoom Link: Join URL: <https://unt.zoom.us/j/85369205761>

Meeting ID: 853 6920 5761

Note: There are no recordings of the Instructor's office hours

Finance Tutor Lab

[Finance tutor lab](#) hours (BLB 006)

Course Description

FINA 3770 (3 credit hours) is an introduction to the basic principles of finance and the application of these principles to financial decision-making. This class will provide an overview of the financial markets; time value of money and interest rates; financial information; capital budgeting and financial decision making; security markets; risk and return trade-off.

Course Structure

This course consists of in-class lectures scheduled during class time. During these lectures, the professor covers materials in the textbook and may work example problems as necessary. Powerpoint slides and supplementary materials are designed to summarize the basic concepts and applications introduced in the class. Applied problems are utilized to assess student understanding and help prepare students for the exams.

Course Objectives

Upon successful completion of this course, learners will be able to:

1. Understand the advantages and disadvantages of each type of firm organizations
2. Calculate present value, future value, interest rate, periodic payments, and the number of payment periods of different types of cash flows
3. Understand how the changes in interest rate affect the value of your assets or the return of your investments
4. Calculate the value of different types of financial assets such as stocks and bonds
5. Conceptualize the risk and return trade-off of your investment from both stand-alone and portfolio perspective
6. Choose between business projects using different financial criteria (e.g. NPV, IRR, and payback periods)
7. Calculate Cost of Capital.

Course Prerequisites or Other Expectations

Completion of pre-business requirements, including ACCT 2010 and 2020 or equivalent with grades of C or better. FINA 3770 syllabus is designed with the assumptions that the students have a sound understanding of the basic mathematics, algebra, statistics, accounting (especially balance sheet, income statement and the statement of the cash flows) and all other prerequisites. It is your responsibility to read and review through these topics thoroughly so that you are comfortable with these concepts.

Required Materials

1. Textbook. Fundamentals of Corporate Finance, with WileyPlus, 6th ed by Parrino, Bates, Gillan and Kidwell, Publisher: Wiley, ISBN: 978-1-394-24388-4. UNT has negotiated a special pricing for you. In order to receive this special pricing, use promo code **UNT13** to purchase ebook + one- semester/ 6-month WileyPlus access for **\$55** from WileyPlus.com through Canvas course only.
2. Online homework system [New WileyPlus](#).
3. A Texas Instruments' (TI) BA II Plus financial calculator. I will use the TI BA II Plus financial calculator to demonstrate calculation problems in the lecture notes. You can find the online manual at <http://bit.ly/14A6Fba>

Suggested Reading

The Wall Street Journal

Course Site (Canvas)

PowerPoint slides and other supplementary course materials are available through course website on Canvas at canvas.unt.edu/. You can use Canvas to access New WileyPlus homeworks. All grades will be available on Canvas so that you can track your progress.

Grades

The course grade will be determined as follows. Detailed explanations for each component are below.

Contribution to Grade	Percentage of Final Grade
Homework (10 assignments, lowest one dropped)	30%
Midterm Exams (3 exams, lowest one dropped)	40%
Final Exam	30%
Total	100%
Extra credit:	Up to 4%

Your final grade will be determined based on the percentage points of your assignments accumulated over the semester as follows.

A = 90-100 B = 80-89.99
C = 70-79.99 D = 60-69.99
F = below 60

Grade-related Policies

Homework and Late Submission Policy

There will be 10 graded homeworks and the lowest score homework will be dropped. You have one attempt to complete each individual homework, however, you are allowed 3 attempts *per question*. Your best score will be kept as the question score. You have unlimited time (before deadline) to complete each homework. Each homework assignment is worth 3.34% of your course grade for a total of 30%. Please watch a short video in Canvas under Module 1- "Questions about WileyPLUS" if you want to know more about how to take the homework.

Homeworks are administered via New Wiley Plus. All homework assignments are to be completed by 11:59 pm (Central time) of the due date unless the student has a university-excused absence and provides documentation with 48 hours of the missed deadline. Any unsubmitted homework one day after the due date will receive a grade of zero. Homework dates are posted in Canvas calendar. You will be able to see your grade in canvas grade book immediately after you complete the homework.

These homeworks are designed to give students an opportunity to apply the financial concepts they learn in this course in making business and personal finance decisions as well as to prepare them for the exams. You should plan on spending at least 3-4 hours per week to work on your assignments. I would suggest everyone to start working on the homework/quiz well before the due date so that you have more time to work on your assignments, more opportunities to get help from me. Thus, a late homework will be accepted within 24 hours of due date only with a 10% grade deduction, even in the case of technical difficulty. YOU CAN ALWAYS SUBMIT THE HOMEWORK EARLY.

Midterms and Final Exam Policy

FINA3770 has a total of four exams including three mid-term exams and one final exam. I will drop the lowest score midterm exam. Each midterm exam is worth 20% of your course grade for a total of 40%. Final exam is cumulative and worth 30% of your course grade. Final exam is mandatory and cannot be

dropped. Any missed exam including the final exam will get a grade of zero.

All exams have similar formats and are closed books and closed notes. Exams will consist of multiple-choice questions – both conceptual and numerical. Any material discussed in this course (including but not limited to course notes and supplementary materials posted on canvas, assigned text book chapters and problems assigned as homeworks) are examinable. I will provide an exam formula sheet ahead of each exam.

You are allowed to bring a Non-programmable financial calculator, scratch paper, pen/pencil, printed/online formula sheet (provided by instructor), a form of ID (UNT student card or driver's license) for the remote exam. You must display the model of the non-programmable calculator in the web camera when you sit for the remote exam.

All mid-term exams are administered in-class during regular class time. Final exam is in-class during the university administered time. Exam dates are posted in Canvas calendar and the Course Outline/Schedule included below.

Makeup Exam Policy

Exam dates are fixed and everyone is required to take exams at these pre-specified time slots. Make sure you arrange other appointments (including work, job interview, doctor's appointment, etc.) well in advance if there is a conflict with the exam date and time. Makeup exams are only allowed in extreme circumstances (i.e. [university-excused absences](#)). In such cases you must let me know in writing (email) one week before the exam date, provide appropriate supporting documentation, and obtain confirmation from me prior to the exam. If such extreme circumstances are unforeseeable (i.e. accident), you need to contact me as soon as possible and I will determine how to proceed.

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 an online 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.

Extra Credit

There is one extra credit opportunity in this course.

(1) Reflection Essay: Insights from the Class (4%). See details on the last page.

Attendance and Participation

Students are expected to attend class meetings regularly and to abide by the attendance policy established for the course. It is important that you communicate with the professor and the instructional team prior to being absent, so you, the professor, and the instructional team can discuss and mitigate the impact of the absence on your attainment of course learning goals. Please inform the professor and instructional team if you are unable to attend class meetings because you are ill, in mindfulness of the health and safety of everyone in our community.

If you are experiencing any [symptoms of COVID-19](#) 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 Team at COVID@unt.edu for guidance on actions to take due to symptoms, pending or positive test results, or potential exposure.

Office Hours

In the optional weekly office hours via a meeting app, such as Zoom, the professor will review the important topics covered in the prior week, may work example problems as necessary and answer specific questions that you may have. Students are highly encouraged to attend these weekly office hours with the instructor. Please check the first page of the syllabus for instructor office hour details. Note that there will be no video recordings of these office hours.

Change of Recorded Grades

Components of your grades will be posted on Canvas throughout the semester. You need to check your grade book carefully to make sure that all items of your grade are recorded correctly. If, however, any item is incorrectly recorded, I need to be informed in writing (email with evidence to support your case) within one week from when it is posted on Canvas, or on the last day of class, whichever is sooner. If no request to adjust grade is made within that time frame, all graded items are finalized, and no further correction will be made.

Incomplete Grade

A grade of incomplete can only be assigned if you follow the University policy regarding incomplete grades. You must check with me to arrange an incomplete before the final exam is administered. Not performing well in class, not being able to complete an assignment in time or being out of town during a test are inadequate reasons for requesting or granting an "I".

Add/Drop Deadlines

If you are currently not enrolled in this course, you need to add it by the appropriate deadline. If you want to drop the course without penalty, you may do so by the appropriate date. For these and other deadlines, including receipt of an automated grade of "W", please consult UNT's [Office of the Registrar](#).

Student Responsibility

Each student is responsible for the information contained in this syllabus and all announcements made in this course. This includes announcements made on the first day of class. Students are responsible for turning in homeworks and exams on time. The students are also responsible for withdrawing from the class should they decide to do so.

Instructor Responsibility

As an instructor, my responsibility is to deliver the course knowledge per this syllabus, help you grow and learn, provide clear instructions for the activities and assessments, answer questions about assignments, and identify additional resources as necessary.

Course Contract

This syllabus represents a binding contract between you (the student) and I (the instructor). Please read it carefully. Your enrollment in this course constitutes agreement to these terms for the length of the course. I look forward to working with you in achieving the goals set forth in this syllabus.

General Course Policies

Communication and Feedback: The best way to contact me is via email. Students must use their official UNT email address to communicate with either the TA or the Professor. I batch process emails and will do my best to reply to you within a 24-hour period (usually sooner). My response may be delayed over the weekend. Moreover, some questions do not lend themselves to an easy answer via email, in which I may ask you to arrange an appointment time for an online meeting. Also, sometimes emails go missing – if it seems that I have not responded to you, please feel free to follow up with me. You may also want to find someone in class to be a "buddy" with. This will give you at least one other person who you can email with questions.

Students are expected to use appropriate and professional etiquette when communicating via email. As business students, you should exhibit a high level of care as to whether your message is communicated clearly and in an appropriate manner, so the recipient can understand. You want your email to reflect well on you and your intelligence. Check for spelling, punctuation, and grammatical errors. Despite the fact that most of us compose emails on our cell phones, emails are not text messages. Be mindful of your "tone" and language. Use appropriate greetings, full sentences, and a closure statement. Do not use text message shortcuts or acronyms. Here is a [guideline for online communication](#).

I will post announcements or may contact you by e-mail whenever necessary and will send e-mail messages to your EagleConnect (e-mail) account. It is your responsibility to check your e-mail account on a regular basis. Note that any information about your quiz/homework/exam grades will only be communicated via Canvas.

Student Success: FINA 3770 has frequent deliverables and challenging goals. My experience is that students who keep up with the material from the beginning of class typically do very well. Do not procrastinate! Make sure that you can relate the relevant points in the text back to the learning objectives. Based on your review of the class power points, your reading of the text, and your attempt at solving the quizzes and homeworks, come to the office hour with a list of questions (areas of confusion,

etc.). If you follow this approach, you will turn a passive activity of reading the lecture into an active task of seeking specific knowledge or skills that are consistent with the learning objectives.

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 referred 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. The Code of Student Conduct can be found at [Student Conduct and Community Standards | Division of Student Affairs](#).

Academic Integrity: All students are expected to act in an honest and forthright manner in this class and with all class assignments, exams, and quizzes. Students are expected to do their own work individually unless otherwise stated in an assignment. Students caught cheating in any manner will be given a zero for the assignment, exam or quiz in question and the issue will go before the Executive Associate Dean of the College for the potential of additional penalties up to and including expulsion from the College and/or University. The University has a very specific honesty policy. You are expected to know and to follow this policy. See [Second Draft For Review: Student Academic Integrity](#).

Examples of academic dishonesty include but not limited to:

Cheating. "Cheating" means the use of unauthorized assistance in an academic exercise, including but not limited to:

- a. use of any unauthorized assistance to take exams, tests, quizzes, or other assessments;
- b. use of sources beyond those authorized by the instructor in writing papers, preparing reports, solving problems, or carrying out other assignments;
- c. use, without permission, of tests, notes, or other academic materials belonging to instructors, staff members, or other students of the University;
- d. dual submission of a paper or project, or resubmission of a paper or project to a different class without express permission from the instructor;
- e. any other act designed to give a student an unfair advantage on an academic assignment.

Plagiarism. "Plagiarism" means use of another's thoughts or words without proper attribution in any academic exercise, regardless of the student's intent, including but not limited to:

- a. the knowing or negligent use by paraphrase or direct quotation of the published or unpublished work of another person without full and clear acknowledgement or citation, or
- b. the knowing or negligent unacknowledged use of materials prepared by another person or by an agency engaged in selling term papers or other academic materials

Accommodations for Disability: Please inform me during the first week of class if you have any conditions that may limit or affect your ability to participate in this course so that we can make necessary arrangements. You may also contact [the Office of Disability Access](#) for more information.

Religious Accommodations: It is University policy to excuse absences of students that result from religious observances and to provide, without penalty, for rescheduling of examinations and additional required class work that may fall on religious holidays. Students who plan to observe such a holiday are requested

to notify the instructor as soon as possible in order to make appropriate arrangements for class work or rescheduling of examinations. Please consult [UNT list of major religious Holidays](#).

Access to Information - Eagle Connect: Students' access point for business and academic services at UNT is located at: 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 Connect](#).

Emergency Plan: Every campus building has emergency shelter and evacuation plans. Please familiarize yourself with the plans of each building in which you take classes or attend meetings. Make sure to note the routes to the lowest level of the buildings for shelter during inclement weather, as well as exits from the buildings in the event of fire or other emergencies. For more information see [Emergency Floor Plans | Emergency Management & Safety Services](#).

Syllabus Change Policy: The instructor reserves the right to change this syllabus, if needed. Announcements will be made in Canvas.

Students Perceptions of Teaching (SPOT): Student feedback is important and 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 late in the semester to provide you with an opportunity to evaluate how this course is taught. You will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" (no-reply@iasystem.org) with the survey link. Once you complete the survey you will receive a confirmation email that the survey has been submitted. For additional information, please visit the [SPOT website](#) or email spot@unt.edu.

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, assignments submitted during the duration of the course are kept for at least one calendar year after course completion. Course work completed via Canvas, 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.

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.

Use of Student Work: Student owns the copyright for all work (e.g. software, photographs, reports, presentations, and email postings) they create 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.

Help and Support: If you feel that you are struggling to understand the material, please contact me sooner rather than later. To ensure that I can help you, be specific about what you do not understand – that is, section of the notes, text, or a particular problem that you are struggling with (For example, if it is a numerical problem, email me, or bring to office hours, a copy of the question and your attempt to solve it such as a picture of your handwritten note).

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.

UNT Help Desk: [UNT Student Help Desk site](#)

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>)

Academic Support Services:

- [Academic Resource Center](https://clear.unt.edu/canvas/student-resources) (<https://clear.unt.edu/canvas/student-resources>)
- [Academic Success Center](https://success.unt.edu/asc) (<https://success.unt.edu/asc>)
- [UNT Libraries](https://library.unt.edu/) (<https://library.unt.edu/>)

- [Writing Lab](http://writingcenter.unt.edu/) (<http://writingcenter.unt.edu/>)

Student Support Services:

Mental Health Services

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) (<https://studentaffairs.unt.edu/student-health-and-wellness-center>)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services) (<https://studentaffairs.unt.edu/counseling-and-testing-services>)
- [UNT Care Team](https://studentaffairs.unt.edu/care) (<https://studentaffairs.unt.edu/care>)
- [UNT Psychiatric Services](https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry) (<https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry>)
- [Individual Counseling](https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling) (<https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling>)

Additional Student Support Services

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

Tentative Course Outline/Schedule

Day	Date	Week	Topic/Assigned Reading	Chapter/Exams	HW Due Dates
Mon	08/18/2025	1	Module 1: Introduction & Module 2: The Financial Manager and the Firm	Chapter 1	
Wed	08/20/2025	1	Module 2: The Financial Manager and the Firm	Chapter 1	
Mon	08/25/2025	2	Module 3: The Financial System and the Level of Interest Rates	Chapter 2	HW 1 Due 8/25
Wed	08/27/2025	2	Module 3: The Financial System and the Level of Interest Rates	Chapter 2	
Mon	09/01/2025	3	Labor Day - No Classes - University Closed		
Wed	09/03/2025	3	Module 4: Financial Statements, Cash Flow and Taxes	Chapter 3	HW 2 Due 9/3
Mon	09/08/2025	4	Module 4: Financial Statements, Cash Flow and Taxes	Chapter 3/4	
Wed	09/10/2025	4	Catchup and Review		HW 3 Due 9/14
Mon	09/15/2025	5	MIDTERM 1	Chapter 1, 2, 3, 4	
Wed	09/17/2025	5	Module 5: Time Value of Money (Introduction)	Chapter 5	
Mon	09/22/2025	6	Module 5: Time Value of Money (Introduction)	Chapter 5	
Wed	09/24/2025	6	Module 6: Discounted Cash Flows and Valuation	Chapter 6	
Mon	09/29/2025	7	Module 6: Discounted Cash Flows and Valuation	Chapter 6	HW 4 Due 9/29
Wed	10/01/2025	7	Module 6: Discounted Cash Flows and Valuation	Chapter 6	
Mon	10/06/2025	8	Module 7: Bond Valuation	Chapter 8	HW 5 Due 10/06
Wed	10/08/2025	8	Module 7: Bond Valuation	Chapter 8	
Mon	10/13/2025	9	Module 8: Stock Valuation	Chapter 9	HW 6 Due 10/13
Wed	10/15/2025	9	Module 8: Stock Valuation	Chapter 9	
Mon	10/20/2025	10	Catchup and Review		HW 7 Due 10/20
Wed	10/22/2025	10	MIDTERM 2	Chapter 5, 6, 8, 9	
Mon	10/27/2025	11	Module 9: Risk and Return	Chapter 7	
Wed	10/29/2025	11	Module 9: Risk and Return	Chapter 7	
Mon	11/03/2025	12	Module 9: Risk and Return	Chapter 7	
Wed	11/05/2025	12	Module 10: The Fundamentals of Capital Budgeting	Chapter 10	HW 8 Due 11/5
Mon	11/10/2025	13	Module 10: The Fundamentals of Capital Budgeting & Module 11 The Cost of Capital	Chapter 10/13	
Wed	11/12/2025	13	Module 11: The Cost of Capital	Chapter 13	HW 9 Due 11/12
Mon	11/17/2025	14	Catchup and Review		HW 10 Due 11/17
Wed	11/19/2025	14	MIDTERM 3	Chapters 7, 10, 13	
Mon	11/24/2025	15	Thanksgiving Break - No classes		
Wed	11/26/2025	15	Thanksgiving Break - No classes		
Mon	12/01/2025	16	Catchup and Review		
Wed	12/03/2025	16	Self-Study before Final		Reflection Essay Due
Mon	12/08/2025	17	FINAL EXAM	Chapters 5, 6, 7, 8, 9, 10, 13	

Bonus Point up to 4%

Reflection Essay: Insights from the Class

As we approach the final exam, I would like to give each of you an opportunity to reflect on what you've learned in this class. This reflection will not only help you consolidate your understanding but will also provide you with an opportunity to earn extra bonus points.

Assignment Details:

Purpose: Write an one-page essay detailing the insights and knowledge you've gained from this course. This is your chance to articulate what stood out to you the most and how it has influenced your perspective on the subject matter.

Length: Your essay should be a minimum of one page and should not exceed two pages.

Format:

- If you choose to handwrite your essay, ensure that your handwriting is legible.
- If you choose to type your essay, use a standard 12-point font.
- While I encourage a continuous prose format, I will also accept reflections presented in bullet points if you feel that format better conveys your thoughts.

Submission: Your essay should be submitted before the final exam commences. This is a critical deadline, and no late submissions will be accepted.

Bonus Points: Completing this assignment gives you an opportunity to earn bonus points, up to a maximum of 4% added to your overall grade.