FIPL 2770 – Show Me the Money – Section 401 – Online –15 Weeks

Professor and Teaching Assistant Contact Information

Professor: Dr. Mark Evers, CFP®, CRPC®
Office Location: Online Via Zoom Only, See Canvas for Zoom links
Office Phone Number: 940-565-3620 (email through Canvas 1st)
Office Hours: Tuesday and Thursdays 12 pm – 2 pm or by appointment
Email: Through Canvas Only CC the TA

Teaching Assistant: Cristian Fabre
Email: Through Canvas Only CC Dr Evers
Office Hours: See Canvas for Zoom link and hours

Communication Expectations: Email via Canvas is our primary method of communication. All emails should be sent inside of Canvas, so it goes into the course Inbox. ***DO NOT*** send us emails via Outlook or outside of Canvas. We will not respond. If you do not receive a response to your email within 24 hours, resend your message inside Canvas.

We will generally respond within 24 hours during the week (Monday-Friday). Emails sent after 1pm on Friday will be responded to on the following Monday.

Tips for online communication: Online Communication Tips (https://clear.unt.edu/online-communication-tips)

Student Success – Dr. Evers' Teaching Philosophy

"Study without desire spoils the memory and it retains nothing that it takes in." – Leonardo da Vinci

- You are paying for this course (over $170/week in tuition, fees, and other expenses), so get your money's worth!
- You are hiring us to teach you knowledge, help you grow your understanding, and guide you towards applying the principles of personal finance to your life so you can be successful with money.
- You need a desire to learn about money and how money works from a personal perspective.
- This course is an investment in your own human capital and your personal return is tied directly to your level of input, effort, and commitment to the course.
- ***Your level of success is defined by you and is completely up to you! It is my goal that I get the privilege of entering an A for every student in the course, but you need to do your part and earn that A!***
- This is a collegiate-level adult course where you, the student, are responsible for your own learning. The instructors will present materials along with the readings, videos, practice activities, project-based application, and exams.
- Assessments in the form of practice activities and exams are designed to give you feedback on your learning progress, and they are useful for gaging your level of personal financial literacy. The budget project and Mimic Personal Finance Simulator are your

opportunities to apply what you are learning, and they are designed to help you apply the money lessons from the course to your own personal situations.

Course Description

This class is an introduction to personal money education, and we will cover basic financial planning concepts, insurance, personal and household budgeting, credit, home ownership, savings, investment, and tax problems. We will use research-driven materials, assignments, assessments, and project-based applications that are geared towards improving your financial literacy.

Course Structure

- This course is offered as an online only course and as an in-person course. The course section you registered for determines your course structure.
- You are expected to log in and participate at least 3 separate times/days per week.
    - You will have activities requiring you to interact with other students in the course.
    - If you meet in-person, you are expected to attend class each session. You will not be allowed to make-up in class activities you might miss.
- Activities and assignments will be conducted through and submitted inside Canvas.
- The Mimic Personal Finance Simulator will simulate real-life requiring you to use the skills from class to have success in the simulator.
    - Simulator tasks must be completed inside the simulator
- Practice assignments and exams use the WileyPLUS system inside of Canvas, you must use the online access to complete the course.
- You must have the proper computer equipment to complete the course. Laptops may be checked out from the library. If your computer isn't working, you must use other suitable technology, like campus resources including labs and libraries, to complete your assignments.
- The course is composed of readings, videos, lecture videos, notes, practice activities, exams, an application-based simulator, and a personal budget project. There are a total of 11 different sections supporting your learning in 4 areas of personal financial literacy; basics, protection, credit/debt, and investing. See the schedule posted on Canvas or the calendar section on this syllabus for tentative due dates.
- See the Grading Scale and Requirements section for the grading policy.

Course Prerequisites or Other Restrictions

None. This course is open to all students regardless of your major. You will learn how to use a financial calculator/app.

Course Learning Objectives

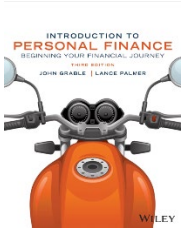
By the end of this course, students should be able to:

1. Attain a basic understanding of personal finance concepts including time value of money, budgeting, the financial planning process, and taxes.
2. Analyze and apply the concepts of borrowing, calculate finance costs, interpret factors that affect personal credit, and recognize the role of credit reports regarding credit cards, student loans, mortgages, and installment loans.

3. Identify the concept of investing financial capital among asset classes regarding liquidity, risk, and return and develop them into a sound investment plan.
4. Demonstrate the ability to identify, assess, and manage risk through strategies to protect yourself, your assets, and your dependents from economic loss.
5. Apply various techniques to manage your personal finances throughout your life.

This Course is part of the University Core as is a Behavioral and Social Science credit. We will assess Social Responsibility, Communication, Critical Thinking, and Empirical and Quantitative Skills through the course Personal Budget project.

Course Materials Required – Projected Total Cost: $95

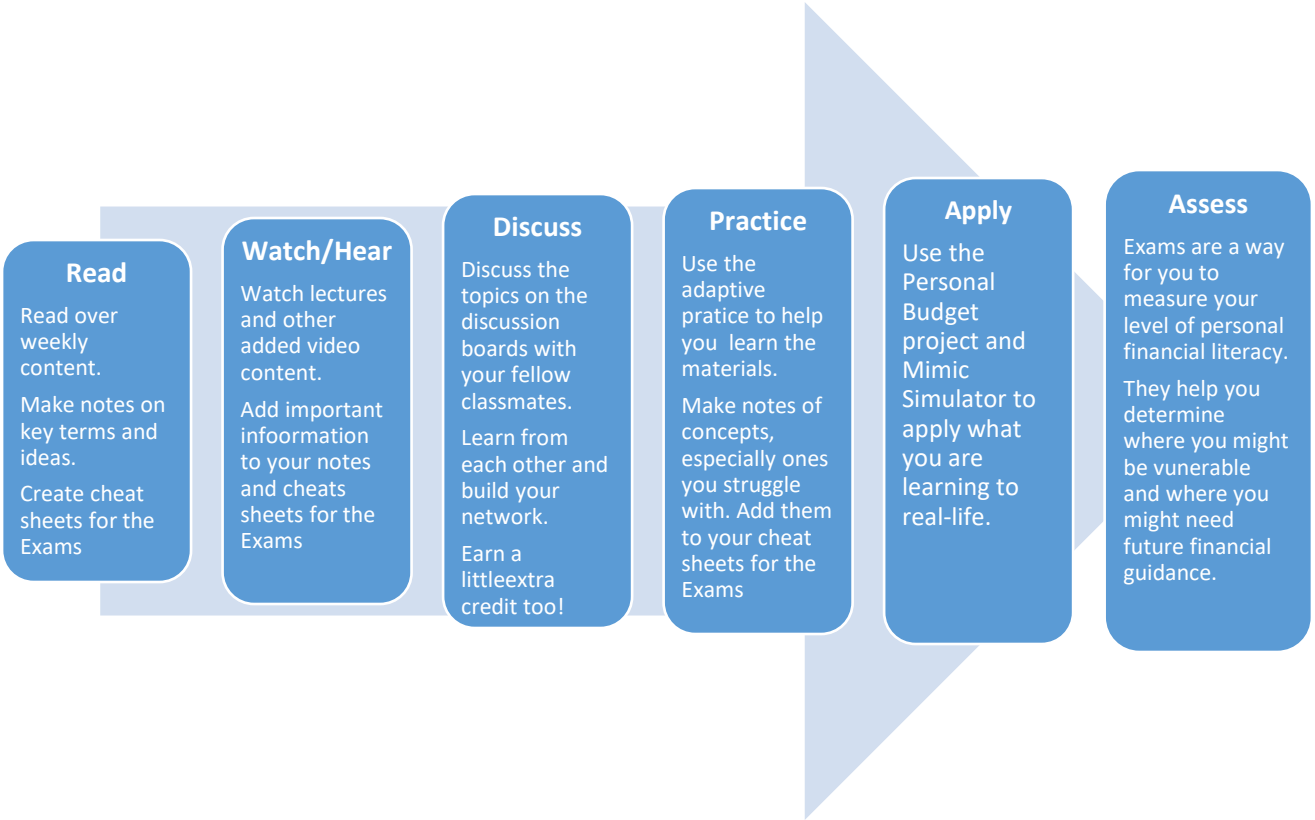


- By the 2nd week of class, you will need to have purchased these materials to participate in the course and to complete your assignments.
- Introduction to Personal Finance Third (3rd) Edition by John Grable and Lance Palmer with Electronic Access (E-book Special Reduced Price Available direct from Wiley for UNT Students, see Canvas for the instructions and discount code)
- You must use ***WileyPLUS*** to complete practice assignments and exams. To save money, you can buy this directly inside Canvas for $50 Using the discount code. ***DO NOT buy a used physical copy of this book without WileyPLUS access.***

- **Mimic Personal Finance Simulator Subscription** Purchasing instructions and the access code are provided in Canvas price of $30
- A working computer with internet access that allows you to access course materials in Canvas and the WileyPlus Platform. Laptops are available through the UNT university libraries and computers are available in the on-campus libraries.

- Financial Calculator App. The Texas Instruments BA II Plus version is recommended and taught in class. There are paid and free (ad supported) versions of the BA II Plus app. There is the official TI app and emulators are available. The official app is $14.99 on the Apple and Google Play stores. *Note: Finance, Financial Planning, and other business majors will need the physical calculator when they take licensing exams.*
- If you do not have the financial resources to purchase access to the textbook and simulator by the 2nd week of class, you will need to drop the course and take it during a semester when you will have the resources. Do not waste over $1,000 on tuition and fees over $95 in course materials. That is not a good personal financial decision! You will not be allowed to make up work missed because you “didn’t have the money.”

The Course Learning Process



Course Technology & Skills

Minimum Technology Requirements

- Computer
- Reliable internet access
- Speakers
- Microphone
- Web Software and Plug-ins
- Microsoft Office Suite
- Financial Calculator or software equivalent
- Adobe Premiere pro or other video editing software
- Canvas Technical Requirements (https://clear.unt.edu/supported-technologies/canvas/requirements)

Computer Skills & Digital Literacy

- Using Canvas and WileyPLUS
- Using email with attachments
- Downloading and installing software
- Using spreadsheet programs and/or calculators
- Using presentation and graphics programs
- Creating video presentations

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 IT Help Desk: UIT Student Help Desk site (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 (especially helpful if your computer breaks or you have software issues)
For additional support, visit Canvas Technical Help (https://community.canvaslms.com/docs/DOC-10554-4212710328)

Course Plan and Schedule:

"When you fail to plan, you are planning to fail." – Benjamin Franklin

Tentative Course Schedule:

Week *(Mon-Sun)*	**Class Dates**	**Topics** *(All items are open and may be completed early at your own pace. Due dates do not change)*	**Readings & Videos**	**Assignments** *(All assignments are due by 11:59pm Central Time, submit early!* ***Mimic Sim – Due on Fridays!****)*
Unit 1 – Basics and Protection				
1	Jan 12 – Jan 18	Course Introduction, Economics Overview	Syllabus, Schedule, Econ for the Citizen	Practice – Econ for Citizen - Due Jan 18th – 40 points (4%)
2	Jan 19 – 25	Beginning your Financial Journey - Financial Well Being, Human Capital, & Goals	Ch 1	***Mimic Sim – Bills Due every Friday!*** Strategies, Goal Setting Practice Due Jan 25th – 40 Points (4%)
3	Jan 26 – Feb 1	Financial Statements, Budgeting TVM – Time Value of Money	Ch 2	TVM, Statements Practice Due Feb 1st – 40 Points (4%)
4	Feb 2 – 8	Earnings and Income	Ch 3	Earning and Income Practice Due Feb 8th – 40 Points (4%) ***Mimic Check 1 – Due Friday, Feb 6th – 100 points (10%)***
5	Feb 9 – 15	Personal Taxation	Ch 4	Wiley Tax Practice – Due Feb 15th – 40 points (4%) **Expense Tracking Form Check 1 Due Feb 15th – 25 points (2.5%)**
6	Feb 16 – 22	Insurance Basics, Life, Health, and Disability Insurance	Ch 9.1 - 9.4	Insurance Basics, Life & Health Practice Due Feb 22nd – 40 pts

7	Feb 23 – March 1	Auto, Home/Renters Ins, LTC Insurance	Ch 9.5 -9.7	
8	Mar 2 – 8	Estate Planning, Identity Theft and Financial Fraud	Ch 10.3 – 10.7; 7.7	Auto/Home/LTC Ins/Estate Practice* – Due Mar 8th – 40 pts (4%)
	Mar 9 – 15	**Spring Break – Wooohooo!!!**		
Unit 2 – Borrowing and Building				
9	March 16 – 22	Checking Accounts, Credit Score, and Credit Cards	Ch 5	***Mimic Check 2 – Due Friday, Mar 20th – 100 points (10%)*** Managing Credit Practice – Due Mar 22nd – 40 pts (4%) **Expense Tracking Check 2 – Due Mar 22nd – 25 points (2.5%)**
10	March 23 – 29	Consumer Loans, Education Funding, Auto Loans, and Renting/Mortgages	Ch 6	Consumer/Auto Loans/ Renting Practice – Due Mar 29th – 40 pts (4%)
11	March 30 – Apr 5	Personal Budget Project		**Personal Budget Project Video/Documents** **Due – Apr 5th – 100 points (10%)**
12	Apr 6 – 12	Foundations of Savings, Roth IRAs	Ch 7.1 – 7.6, 10.2	Foundations of Savings Practice – Due Apr 12th – 40 pts (4%)
13	Apr 13 – 19	Stocks, Bonds, Mutual Funds, ETFs	Ch 8.1 - 8.5	Stocks, Bonds, & Funds Practice – Due Apr 19th – 40 pts (4%)
14	Apr 20 – Apr 26	Risk/Return, Real Estate, Alt Investments, Retirement Accts	Ch 8.6 - 8.11, 10.1 & 10.2	***Mimic Check 3 – Due Friday, Apr 24th– 100 points (10%)*** Investments Practice* – Due Apr 26th – 40 Points (4%)
15	**Exam due Apr 28th**	**Course Exam (150 Points, 15%)** **Exam Open all Semester**		***Mimic Check 4 EC - Oops – Due Friday, May 1st – 100 points (10%)*** **Mimic Net Worth Rankings – May 2**
Wrap up and Final Exam – If Needed (make-ups)				
15	Apr 29 - May 8	Final Exam Review Week		Final Exam Review* – Make up Due May 5th – 40 Points (4%)
Final Exam	**Due May 6** *Univ Set Date*	**Final Course Exam* (150 points, 15%) Make up/Re-Do** Exam will be available in Canvas for entire semester		

** Optional Extra Assignments that are used for making up missed work.*
See the syllabus for grade information and the course policies on deadlines, late work, and making up missed assignments

Grading Scale and Requirements:

Grading Scale:	
Point Ranges:	**Letter Grade:**
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
Wiley Practice (Best 10 out of 13 practices, x 40 pts each.	400	40%

Application:		
Personal Budget Project Expense Tracking Form - 50 points Video Presentation & Script - 100 points Mimic Personal Finance Simulator Monthly Checks – 3 x 100 pts each (Extra Credit is available through MPF 4 and the Net Worth Rankings up to 150 pts!)	150 300	15% 30%
Evaluations:		
Exam (best 1 out of 2 exams, x 150 pts)	150	15%
Minimum Total Possible Points	**1000**	**100%**

Deadlines – All deadlines are posted at the beginning of the semester. You are responsible for knowing when everything is due. When deadlines are missed in our finances, they come with penalties, fees, and even jail time. File your taxes late, and you will pay fines plus interest (or could go to jail…see Wesley Snipes If you pay your credit card late, you will pay a late fee. If you miss your car payment, your car may get repossessed! ***In this course, deadlines will not individually move for any reason.*** The schedule is posted, and all assignments open at the beginning of the semester giving you ample time to complete them. ***Once a deadline has passed on a practice assignment or exam, you will no longer be able to submit the assignment or exam for a grade regardless of the reason.*** For the Personal Budget Project only, you will be assessed a grade penalty of 4% of the total possible grade per hour beginning at the 1st second of each hour that you are late. *For example: If you are 2 hrs and 1 second late you will be assessed a 12% penalty (4% x 3 hrs). On a 50-point project that is a loss of 6 points deducted from the points you earn.*

Extra Practice Assignments and Exam – Missed an assignment or exam? Do you have a wedding, a big exam, a paper due in another class, need to work super late? Did you get sick, have a car accident, get locked out of your apartment? Did you party too hard and simply forget? Did your dog or brother pee on your computer breaking it? Did you spend the weekend in jail? Did you get shot? Did you get stuck on the roof of Caesar's Palace cause your friend's left you out there?

We have a great solution that relieves your stress of having to finish late work. Skip it!

This helps you and helps us avoid playing judge on the validity of your excuse. You have 3 extra practice assignments and 1 extra exam to make up missed practices assignments and a missed exam. All course materials are open the first day of the course and the schedule is posted in advance.

If you have a conflict with any of the deadlines, then you need to plan complete the work BEFORE the conflict or drop the course and take something better fitting to your schedule!

Plan accordingly!

Extra credit – Insurance is a way that we protect our finances from unexpected bad events. We use car insurance to repair our cars if there is an accident. We use health insurance to help pay for expensive medical treatments. In this course we use extra credit to protect ourselves from

missed questions, skipped assignments, or bombing an exam! Students may earn extra credit throughout the semester by completing various extra credit activities and assignments. Extra credit is extra and not a requirement of the course. It is offered solely at the discretion of the instructors for the course. There are no opportunities to “make-up” extra credit. See Canvas for those opportunities as they arise.

Grade Disputes

You are required to wait 24 hours before contacting your instructor or TA to dispute a grade. Within that time, it is expected 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 or the TA to set up a meeting (grades cannot be discussed over email). You should come to the 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 us to schedule a meeting within seven days of receiving your grade, you also forfeit your right to a grade dispute.

Complains and Grievances

Students wishing to dispute, file a complaint, or with a grievance regarding the course or instructor/TA should follow the following process for resolution ***before*** contacting the Ryan College of Business Dean’s office (or your 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 Director (mark.evers@unt.edu). 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 late November, late April, or late July).

Course Policies

Rules of Engagement – Keep it Professional! - 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.

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!
- Please use the preferred name and pronouns for your instructors and classmates.
- Speak from personal experiences. Use "I" statements to share thoughts and feelings. Try not to speak on behalf of groups or other individuals' 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/cite your sources.
- Keep in mind that online posts can be permanent, so think first before you type.
- Keep it professional!

See these Engagement Guidelines (https://clear.unt.edu/online-communication-tips) for more information.

Attendance Policy and Late Work

Students are expected to log into the course regularly (at least 3 times per week) and attend class every class (if in-person). You are responsible for all content covered in this course. ***You are responsible for all deadlines***.

No late work will be accepted for any reason

- All exams are open at the beginning of the semester to give you the flexibility on when you complete your work.
    - If you have a conflict with the deadline because of university-approved travel or other known extenuating situations, you must complete assignments and take exams BEFORE your absence. The alternative remedy is to take the extra final exam provided or complete extra credit. Plan accordingly. If this does not work for you this semester, then you need to drop the course and take it another semester.
- Practice assignment due dates will not move for any reason as students can use the extra practice assignments to make-up their missed grades.
- The Mimic Personal Finance Simulator is a semester long project designed to replicate real life. You are paid weekly, are expected to pay bills weekly, and complete tasks through out the semester. There are 3 grade periods. Additionally, there is a 4th extra credit/make up cycle just-in-case you miss points or need to make up.
- The Project is open in advance, and you are expected to work on it throughout the semester. Request for deadline extensions will not be granted for any reason. You must use extra credit to make up for these lost points.

Visit the University of North Texas' Attendance Policy (http://policy.unt.edu/policy/15-2-) to learn more.

Class Materials for Online Learning:

This course is completed online and as such you are expected to have a reliable internet connection plus the technology necessary to complete the course. To participate in this class, students will need internet access to access content on the Learning Management System, a webcam, microphone, MS Excel, MS Word, and Power Point. Information on how to be successful in an online learning environment can be found at Learn Anywhere

Course Participation

You are expected to actively participate in class, including online discussions and group assignments/project.

Late Work

No late work will be accepted for any reason. All assignments are open and available the first day of class. Extra practice assignments, an extra exam, and extra credit are available throughout the semester to help students make up lost points regardless of the reason.

Examination Policy

Exams are designed to assess your learning in the course and provide you with a gage of your level of financial literacy. Exams are timed and you must notify your instructor in advance of any planned use of ODA accommodations. Exams are open resource (Book, calculator, excel, and in- class/course resources), the use of Ai (like ChatGPT), 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. Wiley's question banks are large and utilize a floating algorithmic system where numbers change for each question asked. No one will see the same exam, so taking it with a group is not helpful. Use your course resources instead. They are correct and will give you the correct answer! All assessments, including quizzes, projects, and exams, are held online.

Assignment Policy

1. AI usage – The only AI (Artificial Intelligence) assistance allowed on Exams and Practice Assignments in the course is the AI platform that Wiley provides. AI is also a great tool for helping you develop notes and study the course materials. You should not be AI dependent (use it to complete assignments/exams). If you go through college/life this way, you will be replaced! Learn to use AI as a tool to enhance your abilities and leverage your time. You need to develop your own critical thinking skills so you know when the AI tools are lying to you (hallucinating).
2. Students should SAVE all the files they create for submission for this course on their own computer hard drive, flash drive, 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.
3. All assignments, projects, and examinations will be submitted or completed in the Canvas. Emailed assignments are never accepted. Canvas keeps record of all submissions, provides grading rubrics, and houses all course information.
4. **NO .PDF FILES.** All written submissions such as projects or written essays will be submitted in Microsoft Word, Excel, or Power Point format only (.doc or .docx).

5. **Any files that cannot be opened, cannot be graded.** Assignments will require use of MS Word, MS Excel, MS Power Point. It is expected that you have working knowledge of these software. **Zipped 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.
6. 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.*
7. Student assignments may be submitted to anti-plagiarism software and AI generated software. 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.*
8. You are expected to prepare for assessments and exams. ***Use of help of AI tools(like ChatGPT) or 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 referred to the university Academic Office of Integrity where you could face additional penalties including expulsion.
9. If you fail to complete and successfully submit a task or assignment on time in this course, there will be NO opportunity to re-do or make that specific assignment up. See Canvas for opportunities for extra credit or extra assignments that may be available to offset missing grades. NO EXCEPTIONS, SO DO NOT EMAIL THE INSTRUCTOR/TA ABOUT THIS ISSUE. Do not ask a TA or instructor to violate the terms of the course.

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 has the option to extend the time windows/deadlines 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 – G. Brint Ryan College of Business Policy

The G. Brint Ryan College of Business takes academic honesty seriously. Ethics and integrity are important business values, essential to building trust and adhering to both professional and legal standards. Academic dishonesty destroys trust, damages the reputation and the value of the degree and is unacceptable.

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 from admonition (a warning) to expulsion from the University.

Some of the most common examples of academic integrity violations include plagiarism or cheating, such as unauthorized assistance on examinations, homework, research papers or case analyses. Your work must be entirely your own. When working on assignments, you should not discuss your work with others unless approved by the course instructor. Group assignments should only be discussed with members assigned to your group, and all group members may be held accountable in some way for known academic integrity violations in a group assignment.

Another example of academic dishonesty relates to improper attribution. When preparing your assignments, you must cite all outside sources in the manner requested by your instructor. Copying or using material from any source prepared by or previously submitted by others, at UNT or other institutions, or downloaded from the Internet, is plagiarism. Unless directed otherwise in an assignment, large scale "cutting and pasting" from other sources, even if properly footnoted, is not appropriate. You should synthesize this material in your own words and provide a footnote.

Your instructor will specify what materials, if any, may be used on the tests and exams.

Using materials other than those permitted, talking with other individuals during the exam, individuals exchanging information about an exam when one has taken the exam and the other has not, or copying or using material from another individual's exam is academic dishonesty and will result in a meeting to discuss academic integrity violations and potentially issue sanctions mentioned above, and may result in ineligibility for academic scholarships. The use of online assistance, such as sites commonly used for finding homework solutions, group chat, cell phones, smart watches, and similar tools during exams is not allowed for any reason unless specifically permitted. No portion of an exam may be copied or photographed without permission.

Students are expected to conduct themselves in a manner consistent with the University's status as an institution of higher education. A student is responsible for responding to a request to discuss suspected academic dishonesty when issued by an instructor or other University official. If a student fails to respond after a proper attempt at notification has been made, the University may take appropriate academic actions in the absence of the student's participation.

Academic Dishonesty – Course Policy

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 AI tools or 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 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 view all lectures/videos, complete all course content, and take advantage of all learning opportunities that are specifically designed to prepare students for the evaluation exams and the application project (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, 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 practice assignments), class online 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) 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/TA Responsibilities and Feedback

- It is our commitment to respond to all emails within 24 hours (Monday – Friday). Emails sent after 1pm on Friday will be responded to on the following Monday.
- If you do not receive a response within 24 hours, make sure you 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.
- We cannot discuss grades or give specific assignment feedback via Outlook/email outside of Canvas. (Potential FERPA violation) You must see us 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 website (https://disability.unt.edu/).

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 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.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 (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 website (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/). 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).

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 presentation, 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 may 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)
- Counseling and Testing Services (https://studentaffairs.unt.edu/counseling-and-testing-services)
- UNT Care Team (https://studentaffairs.unt.edu/care)
- UNT Psychiatric Services (https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry)
- Individual Counseling (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
- UNT ID Card
- UNT Email Address
- Legal Name

**UNT euIDs 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 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?
- How do I use pronouns?
- How do I share my pronouns?
- How do I ask for another person's pronouns?
- How do I correct myself or others when the wrong pronoun is used?

Additional Student Support Services

- Registrar (https://registrar.unt.edu/registration)
- Financial Aid (https://financialaid.unt.edu/)
- Student Legal Services (https://studentaffairs.unt.edu/student-legal-services)
- Career Center (https://studentaffairs.unt.edu/career-center)
- Multicultural Center (https://edo.unt.edu/multicultural-center)

- Counseling and Testing Services (https://studentaffairs.unt.edu/counseling-and-testing-services)
- Pride Alliance (https://edo.unt.edu/pridealliance)
- UNT Food Pantry (https://deanofstudents.unt.edu/resources/food-pantry)

Academic Support Services

- Academic Resource Center (https://clear.unt.edu/canvas/student-resources)
- Academic Success Center (https://success.unt.edu/asc)
- UNT Libraries (https://library.unt.edu/)
- Writing Lab (http://writingcenter.unt.edu/)