

FINA3770 (Section 007): Introduction to Finance

Spring 2022

Online (asynchronous delivery)

Contact information

Professor: Dr. Yingchun Liu

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Teaching Assistant (TA): Mr. Hau Tran

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TA office hours Monday 11:00am -12:00pm and by appointment via zoom

Office Hours

Professor's Office Hours: Tuesday 1:00pm-2:00pm via zoom and by appointment via zoom

Finance Tutor Lab

[Finance tutor lab](#) offers free review session and individual appointment.

Email: FinaLab@unt.edu

Reservation: <https://firellab.as.me/>

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 is 100% online (asynchronous delivery). There will be a 60 min weekly synchronous office hour via a meeting app, throughout the semester. These office hours are optional but students are encouraged to attend. Other than that, your interaction with the professor and with your fellow students will take place on Canvas. There are 14 weeks of content that you will move through. These lectures cover materials from the textbook. 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 the 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, 4th ed by Parrino, Bates, Gillan and Kidwell, Publisher: Wiley, ISBN: 978-1-119-37143-4. UNT has negotiated a special pricing for you. In order to receive this special pricing, use promo code **UNT11** to purchase ebook + one-semester/ 6-month WileyPlus access for **\$50** from WileyPlus.com through Canvas only. The purchase instructions is downloadable from Canvas- introduction module- Questions about WileyPLUS.
2. Online homework system [New WileyPlus](#). See the instructions for [student registration for New WileyPlus in Canvas](#).
3. A web camera or a laptop with integrated camera is required for all remote exams. It is your responsibility to obtain a properly functioning camera for remote exams. Your test score will be invalid without a functioning camera. All remote exams will be administered through Canvas using Respondus Lockdown Browser with Camera option. Respondus Lockdown browser can be [downloaded](#) through your Canvas account.
4. 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 and quizzes. 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)	15%
Quiz (10 assignments, lowest one dropped))	15%
Midterm Exams (3 exams, lowest one dropped)	40%
Final Exam (mandatory)	30%
Total	100%
Extra Credit: Ungraded Practice Quiz (1%), SPOT (1%)	2%

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

Quiz Policy

There will be 10 graded quizzes, one from each chapter, and best 9 quizzes will be graded. Each quiz is timed. You have one attempt to complete each quiz, however, you are allowed 3 attempts per question. There will be a 20% score reduction per question after the second attempt. The best grade for each quiz will be recorded. Each quiz is equally graded. Please watch a short video in Canvas under Module 1- "Questions about WileyPLUS" if you want to know more about how to take the quiz.

Quizzes are administered via New Wiley Plus. All quizzes 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. There is no late submission policy for the quiz. Any unsubmitted quiz after the due date will receive a grade of zero. IF YOU THINK YOU MAY BE LATE THEN SUBMIT THE QUIZ EARLY. Quiz dates are posted in Canvas calendar. You will be able to see your grade in canvas grade book immediately after you complete the quiz.

Note that the syllabus/course information quiz is mandatory/prerequisite and you must score 80% on this quiz to get the extra credit. You have unlimited attempts and unlimited time to submit this quiz. Syllabus/course information quiz is based on Module 1: Introduction and test your knowledge of FINA3770 syllabus.

Homework and Late Submission Policy

There will be 10 graded homeworks and best 9 homeworks will be graded. 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 to complete each homework. Each homework is equally graded. Please watch a short video in Canvas under Module 1- “Questions about WileyPLUS” if you want to know more about how to sit for 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. There will be a 10% grade deduction if the homework is submitted one day after the due date. 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/quizzes are designed to give you an opportunity to apply the financial concepts you learn in this course in making business and personal finance decisions as well as to prepare you 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 or from my teaching assistant. Thus, a late homework will be accepted only with a 10% grade deduction, even in the case of technical difficulty. IF YOU THINK YOU MAY BE LATE THEN 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 partially 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, problems assigned as homeworks, quizzes and ungraded practice quizzes) are examinable. I will provide an exam formula sheet ahead of each exam. You will be able to see your grade in canvas grade book immediately after you complete the exam. Midterm dates are posted in Canvas calendar. Final exam is a departmental FINAL and given during FINALS week at the same time to ALL SECTIONS of FINA3770. Midterms remained open from 4-8 pm. Final exam remained open from 4-9 pm.

You are allowed to bring a Non-programmable financial calculator, scratch paper, pen/pencil, printed/online formula sheet, 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 exams are administered online via Canvas and must use webcam and [Respondus Lockdown Browser](#). If you are using UNT computer to take the test, please ask an administrator to download the Respondus for you and make sure that there is a webcam in the computer. If you have any issues with Respondus

software or web camera, you must sort it out well ahead of the exam. Please take the ungraded mock quiz under "Quiz" in your course navigation menu (on the left) to check if Respondus is working properly. If not, then email helpdesk@unt.edu and resolve the issue.

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 case of extreme circumstances and [university-excused absences](#). In such cases you must let me and the TA 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

Grade appeal will be accepted only in writing within two days after grades become available to students. You are required to specify why the grade needs to be re-evaluated in your writing. Please note that grade re-evaluation may result in a lower grade.

Extra Credit

There are two extra credit opportunities in this course. (1) You must score 80% in the ungraded syllabus/course information quiz to receive 1% extra credit. You have unlimited attempts and unlimited time to submit this quiz. This quiz must be submitted by the end of the semester deadline. Syllabus/course information quiz is based on Module 1: Introduction and test your knowledge of FINA3770 syllabus. (2) There is a SPOT group credit available for the whole class. If 85% of students in this course complete the SPOT evaluation by the deadline, all students in this class will receive 1% extra credit for the course.

Office Hours

In the optional weekly office hours via a meeting app 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. Additionally, the class TA (teaching assistant) will also hold office hours once a week and review specific topics. 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 quizzes, 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.

Tentative Course Outline/Schedule

	Week	Topic/Assigned Reading	Chapter/Exams
Jan 18	1	Module 1: Introduction	
	1	Module 2: The Financial Manager and the Firm	Chapter 1
Jan 24	2	Module 3: The Financial System and the Level of Interest Rates	Chapter 2
	2	Module 3: The Financial System and the Level of Interest Rates	Chapter 2
Jan 31	3	Module 4: Financial Statements, Cash Flow and Taxes	Chapter 2
	3	Module 4: Financial Statements, Cash Flow and Taxes	Chapter 3/4
Feb 7	4	Module 4: Financial Statements, Cash Flow and Taxes	Chapter 3/4
	4	Module 5: Time Value of Money (Introduction)	Chapter 5
Feb 14	5	Module 5: Time Value of Money (Introduction)	Chapter 5
	5	Self-Study before Midterm	
Feb 21	6	(Monday) exam remains open 4-8:00 pm CST	MIDTERM 1 (75 min)
	6	Module 6: Discounted Cash Flows and Valuation	Chapter 6
Feb 28	7	Module 6: Discounted Cash Flows and Valuation	Chapter 6
	7	Module 6: Discounted Cash Flows and Valuation	Chapter 6
Mar 07	8	Module 7: Bond Valuation	Chapter 8
	8	Module 7: Bond Valuation	Chapter 8
Mar 14-18		SPRING BREAK	
Mar 21	9	Module 8: Stock Valuation	Chapter 9
	9	Module 8: Stock Valuation	Chapter 9
Mar 28	10	Module 8: Stock Valuation	Chapter 9
	10	Self-Study before Midterm	
Apr 4	11	(Monday) exam remains open 4-8:00 pm CST	MIDTERM 2 (75 min)
	11	Module 9: Risk and Return	Chapter 7
Apr 11	12	Module 9: Risk and Return	Chapter 7
	12	Module 10: The Fundamentals of Capital Budgeting	Chapter 10
Apr 18	13	Module 10: The Fundamentals of Capital Budgeting	Chapter 10
	13	Self-Study before Midterm	
Apr 25	14	(Monday) exam remains open 4-8:00 pm CST	MIDTERM 3 (75 min)
	14	Module 11: The Cost of Capital	Chapter 13

May 2	15	Self-Study before Final	Chapter 13
	15	Self-Study before Final	
May 9		(Monday) exam remains open 4-9:00 pm CST	FINAL EXAM (120 min)

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).

Teaching Assistant's Review Session: In addition to my office hours, students are highly encouraged to attend weekly review session(s) with my TA. During these review sessions, my TAs will go over some concepts recently covered in class and/or work out some extra problems. Students do not need to reserve a time to attend a review session. Please check the first page of the syllabus for TA review session details.

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) (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)