Course Syllabus
FIR 3410 M50 – Financial Management
Fall 2016
3 Credit Hours

Instructor: Napoleon Hill Overton, CFA
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Office Hours: MW 10:00-11:30 am., and by appointment

Course Overview: Fundamentals of financial management; time value of money, identifying financial risk, valuation of bonds and stock, cost of capital and capital budgeting.

Pre-Requisites/Co-Requisites: ACCT 2010, ECON 2020, and either SCMS 2710 or MATH 1530.

Required Texts (and Related Materials):


- **MindTap** is the publisher’s computer-based homework and test management system that will be used for homework assignments, bonus problem sets, and tests. You **must** have access to Mind Tap to successfully complete this course.
  - **Option 1 – acquire a physical textbook:** An access code to Mind Tap is packaged with the custom textbook package carried in the University or Tiger bookstores. With Mind Tap, you also get 24/7 online access to an eBook – an online edition of the text – to aid you in successfully completing your work, wherever and whenever you choose. The University bookstore website recently showed a price of $184.25 for the package. Tiger bookstore on Walker is sometimes moderately less expensive.
  - **Option 2 – acquire Mind Tap access with e-book:** If you do not require a physical textbook, you may purchase access to Mind Tap online which includes 24/7 online access to an e-book. This is the least expensive option, at a discounted price of roughly $135. To purchase Mind Tap access to the course, go to the course home page in D2L, select the “Getting Started” module within “Content” and then select the “Cengage Mind Tap Registration” topic.
  - **If you purchase the textbook online, rent the textbook, or buy the textbook used,** you will still need to purchase access to Mind Tap.

- **Financial Calculator:** You must have a financial calculator to get through this course, unless you are comfortable using excel functions to do time value of money calculations. The Hewlett Packard 10BII+ is the preferred calculator, and is available at U of M bookstores and popular office supply stores. You may use any brand of financial calculator for the course as long as it has functions for net present value (NPV) and Internal Rate of Return (IRR), but I use the HP10BII+ in the lecture presentations and will not endeavor to explain the required keystrokes for any other calculator. It is your responsibility to learn/know how to use your calculator. (The Texas Instruments BAII Plus is another popular and inexpensive financial calculator.)
Recommended Texts (and Related Materials): It is recommended (but not required) that students have access to at least one periodical that includes business news (Wall Street Journal, Barrons, etc.) If you are seeking a business degree, you should be reading business news.

Location of Course Materials: The internet class home page is located at: http://elearn.memphis.edu. To log on, you need your University of Memphis UUID and password. If you have trouble logging on, first try http://iam.memphis.edu to see if you can fix the problem. If not, go to the online helpdesk at https://umhelpdesk.memphis.edu/, call the help desk at 901-678-8888, or go to Computer Services on the first floor of the Administrative building. Once logged on, select this course. The home page has all of the information needed to complete this course successfully. Read the news items regularly throughout the semester, and go to Course Content in the upper left-hand corner of the page.

Course Objectives: The purpose of this course is to familiarize you with fundamentals of finance. Upon successful completion of this course, you should

i) have an improved understanding of financial statement analysis, and financial markets and institutions;

ii) be able to compute the present value and future value of a lump sum or stream of cash flows, and have an understanding of risk measurement and how risk impacts required rates of return;

iii) understand basic considerations involved in the valuation of stocks and bonds including the benefits of portfolio diversification, and

iv) understand how to estimate a company's cost of capital and use it to evaluate corporate investments.

Fogelman College Learning Outcomes for Your Degree: This course is designed to help you to meet the overall learning objectives for the BBA degree offered by the Fogelman College. You should take the time to become familiar with the overall learning objectives as a student in your degree program:

BBA http://www.fcbeassessment.net/LearningOutcomes/BBADegreeLearningOutcomes.pdf

Course Methodology: This is an internet-based, distance learning course. There are many benefits to online education, but it is still in many respects self-directed learning, requiring a high level of responsibility, dedication, and self-discipline on your part. This is not a correspondence course that you complete at your own pace; there are assignments to be completed and deadlines to meet in every module. You are responsible for your own work, your own progress, and your own scores. What you get from this class will be directly proportional to what you put in. One of the benefits of online education is its flexibility, but it is also very easy to fall behind. I strongly encourage you to be diligent to complete assignments early during the window of time that they are available. Waiting until the last day or two before a deadline to complete an assignment is unwise.

Online computer assisted learning is asynchronous (i.e., takes place outside the classroom). If this is your first on-line course, it is different from any course you’ve ever taken. Your first task is to completely alter your mindset as to your role as a student and mine as your instructor.

Your role as a student in this course is to be an active learner. This should be contrasted with passive learning in which you sit in a classroom listening to a lecture. This is different from other, more traditional modes of non-passive learning such as group participation or discussion seminars. Active learning in this context entails aggressively seeking and assimilating packets of knowledge.

My role as instructor is to guide, focus, and critique your learning experience. I do this through narrated lecture presentations, and by assigning readings, homework problems, discussions, and tests that evaluate your reading comprehension and direct your attention to specific issues identified in the textbook. As an active learner, you seek out the information you need to appropriately address the issues.

In your class assignments, you will be continually encouraged to question the material presented, (1) focusing on why,
and not just how, (2) learning different analysis techniques to use in finance problems, and (3) drawing conclusions that test your understanding of the issues discussed in the course material. One of the goals is to foster a critical thinking mindset to help equip you to cope with the rapidly evolving financial environment.

**Course Design:** The “Getting Started” section of the course homepage includes this course syllabus, instructions to register for this class in Mind Tap, and some thorough resources for learning how to use several of the more popular financial calculators. In addition, I have included a copy of correspondence with the publisher of the text confirming that inclusion of some of the textbook resources on the course website is permitted. Under the copyright agreement, students are prohibited from downloading, copying or redistributing course materials.

I am very interested in your feedback on the course. You are encouraged to submit your feedback on the course under “course feedback” within discussions in D2L (eLearn). You are free to make your voice heard in this area. I also have set up an “online office” within discussions on D2L. I will check this discussion board regularly and respond to any questions you may have.

The course is organized into seven modules, each of which covers one or two chapters in your text. Each module includes:

- An overview with specific instructions to complete the module
- Learning Objectives (a good resource to use in studying for module Tests)
- Reading Assignment(s)
- A series of narrated PowerPoint presentations, similar to lectures
- A list of graded assignments for the module which include:
  - A graded homework assignment
  - An optional bonus problem set (for extra-credit points in the module, except for module #1)
  - A graded Test
  - Two graded discussions
- Supplementary Learning Materials including:
  - Study guides for each chapter
  - Solutions to integrated cases at the end of most textbook chapters (extremely well done)
  - A Copy of PowerPoint slides used in lecture presentations

In addition to the graded discussions in D2L, each module includes a “homework discussion” topic. This is a place for students to help one another on homework assignments. I also monitor these discussion areas and will attempt to respond promptly to student questions.

A Comprehensive Final Exam Follows the last module (module 7).

**Professor’s Expectations:** The instructor expects students to read the material in the text, view and study the recorded lecture presentations, and complete assignments prior to their due dates. The instructor expects students having difficulties with course materials to contact the instructor for additional help.

Similar to a traditional lecture classroom, module assignments must be completed according to the syllabus schedule. All assignments have due dates which are clearly shown in the course schedule that is part of this syllabus. The tests, homework assignments, and bonus problem sets all have stated start dates and due dates. **Once an assignment closes, it will not be opened again and, if missed, will result in a zero for that assignment. In order to compensate for extreme emergencies causing you to miss a due date, your lowest module score from each of the assignment categories 1) homework, 2) test and 3) discussion will be dropped. This policy substitutes for the make-up policy in a traditional course.**

The main reason students fail in an online course is because they do not have the self-discipline and/or self-motivation required to complete an online course successfully. Some students believe that online courses will be easier than a traditional class. I believe the opposite is true, because the responsibility of self-motivation for doing the work falls completely on the student in an online class. In this online class, there are deadlines just like there are in traditional classes that must be met. It is your responsibility to meet them. Some students appear to ignore the recorded lectures, opting to “Google” various subject matters instead. However, I have covered every item in the recorded lectures that I cover in a traditional class, and everything that you need to know to successfully complete the course.
You should set aside approximately 3 hours per week for "class time", just as you would for a traditional on-campus class. Then you need to set aside an additional three to six hours a week for the assignments and reading time - again, just as you would if you were taking a traditional lecture class. **Most importantly, pay attention to the timeline set forth in this syllabus! Assignments will not be reopened after due dates have passed.** Therefore, it is wise and responsible to start on module assignments early during the "window" of time that each module is open. It is unwise and irresponsible to wait until the due date approaches to complete an assignment. Each module is open a total of 17 consecutive calendar days. Responsible students can find time within a 17-day window to complete the assignments. A computer problem of any kind encountered within the last 72 hours prior to the deadline of an assignment is not a sufficient excuse for failing to complete assignments on time.

**Student's Expectations:** Students may expect timely responses to their questions from the instructor. Specifically, it is the instructor's intention to respond to inquiries in elelearn email and the discussion boards 2-3 times per week. You may also feel free to call me at any time between 9 am. and 9 pm. at 901-409-4527.

**Grading and Evaluation Criteria:** On eCourseware, you will find your scores under the following specific headings:

<table>
<thead>
<tr>
<th>Points</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Module Tests (7 assignments)</td>
<td>630</td>
</tr>
<tr>
<td>Module Homework (7 assignments)</td>
<td>444</td>
</tr>
<tr>
<td>Discussion Participation (7 assignments)</td>
<td>280</td>
</tr>
<tr>
<td>Comprehensive Final Exam (1 Assignmt.)</td>
<td>195</td>
</tr>
<tr>
<td>Total Possible Points</td>
<td>1,549</td>
</tr>
<tr>
<td>Bonus Problem Sets</td>
<td>360</td>
</tr>
</tbody>
</table>

| Points | 105% |

**Final Course Grades:** It is the instructor's intention to use the following grading scale to determine your final grade. The instructor reserves the right to adjust the cut-off points for grades downward, but will not adjust upward.

- A = 90%+
- B = 80% - 89.99%
- C = 65% - 79.99%
- D = 60% - 64.99%
- F = 59.99% or below

The instructor does plan to use a +/- grading scale, and may curve scores at any time.

**Course Topics** In sequence of their assignment and required completion:

<table>
<thead>
<tr>
<th>Start Date</th>
<th>Due Date</th>
<th>Module Title and Topic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aug 22</td>
<td>Sep 5</td>
<td>Overview of Finance, Financial Markets and Institutions (Ch. 1 &amp; 2)</td>
</tr>
<tr>
<td>Sep 3</td>
<td>Sep 19</td>
<td>The Structure and Analysis of Financial Statements (Ch. 3 &amp; 4)</td>
</tr>
<tr>
<td>Sep 17</td>
<td>Oct 3</td>
<td>Time Value of Money Analysis (Ch. 5)</td>
</tr>
<tr>
<td>Oct 1</td>
<td>Oct 17</td>
<td>Interest Rates and Bond Valuation (Ch. 6 &amp; 7)</td>
</tr>
<tr>
<td>Oct 15</td>
<td>Oct 31</td>
<td>The Relationship of Risk and Return (Ch. 8)</td>
</tr>
<tr>
<td>Oct 29</td>
<td>Nov 14</td>
<td>Overview of Stocks and their Valuation (Ch. 9)</td>
</tr>
<tr>
<td>Nov 12</td>
<td>Nov 30</td>
<td>The Cost of Capital and Capital Budgeting (Ch. 10 &amp; 11)</td>
</tr>
<tr>
<td>Dec 2</td>
<td>Dec 8</td>
<td>The final exam is comprehensive</td>
</tr>
</tbody>
</table>
List of Formal Assessed Activities:

Homework Assignments:

There are homework assignments for each of the seven modules as outlined in D2L. These homework assignments vary in length depending on the material covered. The homework assignments are set up to give you up to three chances to answer each question. You can use the “grade it now” option in Mind Tap to see a solution to the problem you are working on, after which you'll have another chance (up to three chances) to solve the same problem with a different set of numbers. Students seem to find this feedback very useful in ironing out details of how to solve different problems. Homework assignments account for 29% of your course grade, so each assignment is worth approximately 4% of your course score (out of 100%). Be sure to pay attention to the schedule, as the homework assignments will open and close at the same times that the modules open and close, and will not be available for you to work on for points after the due date! However, you may return to any previous homework assignment for studying purposes at any time during the course. The lowest of the seven homework scores will be dropped.

IMPORTANT NOTICE: The solutions in Mind Tap often round numbers off to two decimal places. For example, the monthly equivalent of an annual interest rate of 8% is .08/12 = .00666, or 0.66% but may be shown in the solution in Mind Tap as .0067 or 0.67%. This sometimes leads to confusion because if you round 0.66% to 0.67%, it can lead to a different answer in some calculations. Therefore, when utilizing the solutions provided by Mind Tap, it is important that you make your calculations along with the solution, and recognize that the solution shown may be rounding off a number for the purpose of saving printed space. In this way, you will quickly find the path to the correct solution, and avoid unnecessary confusion.

Tests:

Timed tests in this online class are included in each of the 7 modules outlined in D2L. These tests are 30 questions each and timed for 90 minutes. Tests account for 41% of the course grade, so each test is worth approximately 6% of your course score (out of 100%). Be sure to pay attention to the schedule, as the tests will open and close at the same times that the modules open and close. The tests have stated start and due dates and will not be available after the due date! Do not collaborate with any other person on tests. Teamwork is not permitted on tests. Do your own work! The tests cannot be stopped once you start. You may use your notes and textbook. However, if you try to look up every answer you will find that you do not have time to finish! Therefore, it is very important that you take good notes and approach the tests and final exam as if you were taking a traditional on-campus course. Be prepared before you start! The time limit on the final exam is somewhat more constraining than on the module tests. The lowest of seven test scores will be dropped.

Discussions:

I want to get to know as many of the students enrolled in the course as possible. It also maximizes your online experience if you learn about each other. In the “Getting Started” section in D2L and in the discussion area there is a forum that asks you to introduce yourself. Explain what your major is, your future plans, etc. in the forum. This is a graded assignment and you must complete it by the time the first module closes to earn credit for your participation.

An important aspect of the learning experience is classroom interaction and discussion. In an online class, this is accomplished through the discussion board. There are graded discussions within each of the seven modules which collectively account for 18% of your course score. Therefore, each discussion topic (including the graded introduction) accounts for approximately 3 points toward your overall course score (out of 100 points). Therefore, you cannot afford to ignore the discussions. You should read the discussion board regularly. In addition, “homework discussion” topics are set up within the discussion forums for each module in which you can share with each other about solving problems and answering questions related to the material. You will also find my online office under discussions.

How are discussions graded? The following should help:

1. Each discussion is worth 40 points toward your course score. Your main post should be your response to the issue raised in the topic, not a reply to another student’s post. Click “Start a new thread” to make your main, original post to each topic. Your main post for each topic is worth a maximum of 15 points per question. You will receive the full 15 points per question if you provide an original response to the issue raised and some explanation for you having that opinion. In general, a 1 or 2 line post will almost always
get you less than 15 points. State your opinion about the issue raised in the topic, and explain the basis for your opinion. This should take at least 3 lines of text. Make your main post to the two discussion subjects within each module and earn 30 points toward your score for the module discussion.

You need to post prior to the last day the module is open if you want to earn full credit. If your main post is on the last day for the unit, then there is a 5 point deduction per question. So, even if you would have received the full 15 points for that question, your score would end up being less. The reason for this policy is that posts made at the last minute tend to be less thoughtful, and I want to encourage everyone to be involved in the discussions throughout the period each module is open. Posts made after the module closes are not graded.

2. The other 10 possible points for each module discussion are based on your responses to other students’ posts. Five (5) points are awarded for each response. To respond to other posts, read the post, and then click on “reply to thread”. You are encouraged to get involved in the discussions; just saying, “I agree” or “Good point” isn't enough and will not earn you points. Please tell me why you agree or disagree with the post. That way, I know you read what that student had to say!

Remember, the discussions can really be EASY points! However skipping them or delaying getting involved in the discussion till the last day is also a horrible way of hurting your overall grade!

Final Exam:

A Comprehensive Final Exam must be completed during final exam week, accounting for 13% of your course score. This is a timed exam and cannot be stopped once you have started. So set aside a three-hour block of time when you can focus without interruption. The time limit on the final exam is somewhat more constraining than on the module tests, so you should not count on being able to look up too many things in the book. Be prepared when you start!

Final Exam Schedule: You may complete the final exam any time during the final exam week as scheduled according to the Registrar’s academic calendar website. This is from Friday December 2 through Thursday December 8.

Course Policies: As with any course, there are policies that need to be followed. With an online class, since we never meet face to face, these policies tend to be even more important.

Communication Expectations: Since this class meets over the Internet, it is critical that constant communication is maintained. For my part, I will endeavor to check my eLearn e-mail and the Threaded Discussions several times a week. E-mail communication works best since I am not always in my office (I also enjoy the flexibility of online teaching!). To better serve you, PLEASE include in the subject line of your e-mail "FIR 3410-M50". Also, please make sure to include your name in your message - it is often hard knowing who you are when all I have is an e-mail address. If at all possible, I will respond to your questions / problems within 48 hours.

Threads Policies

I will not place limits on the use of conference threads other than to clearly state that I will not tolerate rudeness or inconsiderate comments being posted. Please treat each other’s views with the same respect that you would want your views handled. Remember, it is VERY easy to be guilty of “flaming” in a thread situation. If handled properly, you may find that the "threads" are the most enjoyable aspect of the class.

Grammar / Spelling

There is a tendency to become lax when posting responses to threaded discussions and when sending e-mail. This is not an English class; however, I still expect proper grammar and spelling. I do not intend to grade participation based on the quality of your writing; however, it is disconcerting when it is HARD to understand what someone is expressing because their writing is unclear. As a suggestion, you may want to compose your threaded comments or e-mail messages in a word processing program where you can check spelling and revise your writing. Once you are finished, you can cut and paste the work into the threaded discussion or into e-mail.

E-mail policy: To contact me, please e-mail me from within the course shell. Your eLearn email is located under the “Message Alerts” icon just to the left of your name in the top bar of the course home page, and my eLearn email address is nhvertone@elearnmail.memphis.edu. This makes sure that ALL my online e-mail communication goes to one location.
This way it makes it easier for me to have access to JUST my online class correspondence. Please do not use my University of Memphis e-mail address - it is too easy for me to lose track of your correspondence!

E-mail can be a valuable tool; however, it can be easily abused. Each of you has the option to e-mail the entire class; however, PLEASE keep these messages related to course content. Also, I suggest that you do not give the entire class your phone number or address, though sharing selectively is fine. These policies are designed so each of you are not inundated with junk mail and you are able to maintain some degree of privacy. Further, often posting your question / comment in the threads is better than sending an e-mail message to the entire class.

Finally, please realize that the University of Memphis or this instructor cannot and will not be held responsible for the content of any personal messages which are sent from one student directly to another student using the online e-mail delivery system. It is expected that all students will adhere to accepted codes of ethical, personal, and civil conduct when conversing online using e-mail or engaging in any real time online chat sessions. Failure to abide by such codes of conduct and etiquette will result in expulsion from the course with a failing grade.

**Attendance:** Attendance in an online class is measured by the completion of assignments on time. You must complete the assignments on by their due date to earn credit.

**Academic Integrity:** Expectations for academic integrity and student conduct are described in detail on the website of the Office of Student Judicial and Ethical Affairs ([http://saweb.memphis.edu/judicialaffairs](http://saweb.memphis.edu/judicialaffairs)). Please take a look, in particular, at the sections about "Academic Dishonesty" and "Student Code of Conduct and Responsibilities." I expect students to be aware of these guidelines and to conduct themselves accordingly. In this online class, it is assumed that you will have the book and notes while taking your exams. **However, you are expected to work alone. If this is found to be false, all parties involved will receive a zero.** I will not tolerate academic misconduct in this course, and will simply follow university policies in these situations. "*Note that using a “Solutions Manual” is considered cheating. Should your professor have evidence that using a “Solutions Manual” has occurred, he/she may take steps as described on the campus’ [Office of Student Conduct website.]*"

**Participation:** in this class is measured by your involvement in the graded discussions. Completion of assignments on time is also indicative of your participation in the course. There is no separate score for participation in this online class, other than its reflection in your discussion and assignment scores.

**Late Assignments:** Assignments submitted after their due dates will not be graded. Students must submit assignments prior to their due date to earn credit. Each module (except for the first module) allows for a 17-day window in which the assignment may be completed. This is plenty of time for any reasonably organized student to complete the module assignments. I encourage you to complete your assignments EARLY within the 17-day window.

**Extra Credit:** Each module (other than the “overview” module #1) has a bonus problem set which you are encouraged, but not required, to work. This is good practice for the module tests, and will be scored for extra-credit points for each module. It does not count against your grade in any way if you choose not to work on the bonus problem sets. These are purely extra credit points, so the bonus problem sets are all upside to your grade, with no downside. The bonus problem sets can add up to 5 percentage points to your course grade (out of 100%).

**Reporting Illness or Absence:** Students are encouraged to inform the instructor of prolonged serious illness that interferes with completing the assignments for the course. However, an illness that affects a student only for the last several days of a 17-day window allowed to complete module assignments is not a satisfactory justification for not completing assignments on time. Waiting until late in the window of time to complete assignments for each module is a risk that students may choose to take, but they must also accept the consequences of taking that risk, including receiving a zero for an assignment submitted after the due date.

**Inclement Weather:** does not typically affect an online class. No adjustments to the schedule will be made due to inclement weather.
The last day to drop a course during the Fall 2016 semester and receive a “w” is October 14th.

STUDENT SERVICES:

Students with Disabilities: Under Section 504 of the Rehabilitation Act and the Americans with Disabilities Act, qualified students with disabilities are entitled to equal access and opportunity to participate in all University programs, services and activities. A qualified student with a disability is one who has a physical or mental impairment that substantially limits one or more of the major life activities and who, with or without reasonable accommodation, meets the essential eligibility requirements for the programs, services and activities offered by the University. Please contact me if you have a disability for which I need to make special arrangements.
Instructional Assistance  Examples of most all of the kinds of problems for which you will be held responsible on tests are worked in the narrated PowerPoint presentations. You have plenty of opportunity to practice solving problems prior to taking the quiz for each module by i) re-working the problems solved in the narrated PowerPoint presentations on your own, ii) working through the self-test questions and problems at the end of each chapter, iii) completing homework assignments, iv) working through the study guides and v) integrated cases, and vi) working the extra-credit bonus problem sets.

• Tutoring is offered free on the second floor of the Fogelman Business building in the ESP Business Learning Center, room 256. Hours are posted on the door.

  • Go to the discussion board for the module in which the challenging material appears. Study student groups are one of the best things going in college education. Many times students are more effective than instructors in explaining how to solve problems. I may jump in to attempt to clarify the answer to certain questions, and will make an effort to respond to questions posted in my “on-line office” within 48 hours if at all possible.

  • If you still are having difficulty after reading the material in the text, watching the narrated PowerPoint presentations, working through the study guides and integrated cases, and asking for help in the homework discussions, please email me or make an appointment to meet with me or speak to me on the phone. The best place to reach me by phone is my cell #: 901-409-4527. Should you get stuck on a homework problem, ask a question in the online office (in the Discussions section of D2L). This way, all students will be able to see the response. I am here to help you to succeed! I will not respond to questions about solving problems in an email.

Hardware / Software Requirements, Technical Support: You must have access to a computer to complete an online course. Computers are available for your use 24 hours per day, seven days per week in the Technology Hub on the second floor of the University Center.

The University of Memphis utilizes “Desire to Learn” (D2L) software for its online courses. D2L is also sometimes referred to as eCourseware or eLearn.

• To run a browser check on your computers for using D2L, go to System Check

• If you are unfamiliar with eCourseware, student guides are located at: https://umdrive.memphis.edu/g-alc/alc_website_public/ecourseware-student-user-guides.pdf.

• General questions can be answered by going to Ask Tom: http://asktom.custhelp.com/app/answers/list.

• For issues with Mind Tap, go to the support website http://support.cengage.com/magellanweb/techsupport/CreateCase.aspx Go to "support" and create a "case", and then call the support telephone number immediately. Do not wait for them to call you back. You must create a case before calling, as this is the first question they will ask when you call. Please be aware that I will be unable to help you with technical issues with Mind Tap. If you have technical problems, you need to follow these procedures to contact Mind Tap technical support.

• Students needing technical support for issues other than Mind Tapa should contact the online helpdesk at https://umhelpdesk.memphis.edu/, or call the help desk at 901-678-8888.

Additional information about minimum hardware and software requirements and general software/plugin recommendations can be found at http://www.memphis.edu/ecampus/technical.php.

TECHNICAL ISSUES – WARNING! Internet Service Providers (ISPs) have problems from time to time, hard drives fail, and computers sometimes “freeze” up or crash. We all know these things – technology isn’t perfect. It is therefore ill-advised to wait until the last minute before a due date/time to try to complete graded assignments. All ISPs and computers are not created equal, and class problems can result from an inferior ISP or computer. These problems are not an excuse for failing to complete assignments on time, not being involved in threaded discussions, or having no email access. Since computer crashes and related disasters are bound to happen, I encourage you to make hard copies of your assignments and communications. If you have problems with your ISP, contact them immediately. If you have persistent problems, you may have to access this course from another computer or through another ISP. Keep in mind that your ISP is your link to this class from your home.