Course Syllabus: Financial Analysis & Certifications
FIR 4730-M50 (CRN: 90679); FIR 6730-410 (CRN 96151)
Fall 2018 - 3 Credit Hours

Instructor: Napoleon Hill Overton, CFA
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Office Hours: By Appointment, and MW 1:15-2:15 pm.

Course Overview:
Preparation for careers in financial markets; development of investment analysis skills for investment
research and financial planning, such as savings and retirement; Financial Certifications.

Pre-Requisites/Co-Requisites:
FIR 3410

Required Texts (and Related Materials):
- Text: Kaplan Schweser CFA® Level 1 Essential Study Package at a discounted price of $199
  plus tax and shipping. An order form is on the course homepage under “Getting Started”
  within “contents”, and will be sent by email.
- Financial Calculator: Students will need a financial calculator to successfully complete this
  course, unless they are comfortable using excel functions to do financial calculations.
  Students may use any single financial calculator they choose to use on exams. The TI BAII
  Plus and the HP 10BII Plus are two relatively inexpensive and functional financial calculators.
  FYI, the only calculators allowed on the actual CFA® exam are 1) the TI BAII Plus and 2) the
  HP 12-C.

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 within D2L (also referred to as “elearn” or “ecourseware”). To log on, you need your University of Memphis UUID and password. If you have trouble logging on, first try the university’s “I Am” page to see if you can fix the problem. If not, go to the online helpdesk, 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.

Course Objectives:
Upon successful completion of this course, students should have an improved ability to evaluate the financial consequences of various investment / business decisions. They should be more able to integrate the basic frameworks of their business education in Finance, Accounting, Economics, Management, Marketing, and Quantitative analysis to evaluate the financial impact of business and investment decisions. The course will loosely follow the curriculum of the CFA® Level I candidate body of knowledge which includes: 1) Ethics and Professional Conduct, 2) Quantitative Methods, 3) Economics, 4) Financial Reporting and Analysis, 5) Corporate Finance, 6) Portfolio Management, 7) Equity Valuation and Analysis, 8) Fixed Income Valuation and Analysis, 9) Derivatives and 10) Alternative Investments. We will not cover all of these materials in detail, as there is not enough time in a semester to adequately cover all of the CFA Level I exam materials. Therefore, students must rely upon their comprehensive knowledge of these subjects gained from their business education, and should not view this course as a thorough CFA exam “prep course”.

CFA® is a registered trademark of the Chartered Financial Analyst Institute.

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 for the BBA program.

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 implore 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, 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 purchase your materials through Kaplan, and some thorough resources for learning how to use several of the more popular financial calculators.

I am very interested in your feedback on the course. You are encouraged to submit your feedback on the course under the “online office” within discussions in D2L (eLearn). You are free to make your voice heard in this area. 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 selected topics in your text books. Within D2L, each module includes:

- An overview with specific instructions to complete the module
- A list of Learning Objectives
- Reading Assignment(s)
- Narrated PowerPoint presentations, similar to lectures
- A list of graded assignments for the module which include:
  - A graded homework assignment
  - A graded Test
  - Two graded discussion topics

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).

Instructor’s Expectations:
The instructor expects students to read and study assigned 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 class, 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, discussions, and bonus problem sets all have stated start (or available) 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.

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 complete 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, except for module 1 which is somewhat shorter. Responsible students can find time within a 17-day window to complete the assignments. The reason that I say that waiting until the last day or two or three before a due date to complete assignments is irresponsible is that computer problems, personal or family health issues and work schedules can all conflict with students ability to complete an assignment within a short (1-3 day) time frame. That is why each module is open for a total of 17 days. So, if you wait until a due date is near to attempt to complete an assignment, you do so at your own risk.

**Student’s Expectations:** Students may expect timely responses to their questions from the instructor. Specifically, it is the instructor’s intention to respond to email inquiries 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. CST at 901-409-4527.

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

<table>
<thead>
<tr>
<th>Assessed Activity</th>
<th>Points</th>
<th>Weight</th>
</tr>
</thead>
<tbody>
<tr>
<td>Module Tests (7 assignments, 1 dropped)</td>
<td>600</td>
<td>25%</td>
</tr>
<tr>
<td>Module Homework (7 assignments, 1 dropped)</td>
<td>600</td>
<td>25%</td>
</tr>
<tr>
<td>Discussion Participation (7 assignments, 1 dropped)</td>
<td>600</td>
<td>25%</td>
</tr>
<tr>
<td>Comprehensive Final Exam (1 assignment)</td>
<td>600</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Total Possible Points</strong></td>
<td>2400</td>
<td>100%</td>
</tr>
</tbody>
</table>

**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%+ (2160 or more points)
- B = 80% - 89.99% (1920-2159 points)
- C = 65% - 79.99% (1560-1919 points)
- D = 60% - 64.99% (1440-1559 points)
- F = less than 60% (1439 or fewer points)
The instructor does plan to use a +/- grading scale, and may curve scores at any time.

Course Topics

Topics to be addressed in this course include:
- Business Ethics and Professional Conduct
- Quantitative Methods
- Economics
- Financial Reporting and Analysis
- Corporate Finance
- Portfolio Management
- Equity Analysis and Valuation
- Fixed Income Analysis and Valuation
- Derivatives and Alternative Investments

List of Formal Assessed Activities:

Homework Assignments:

There are homework assignments for each of the seven modules as outlined in D2L. These homework assignments are only 20 questions each, and are not timed. Be sure to pay attention to the schedule, as Homework assignments account for 25% of your course grade. 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! The lowest of the seven homework scores will be dropped, leaving six homework assignments that will count for 25% of your course score (4.25% each assignment).

Tests:

Timed tests in this online class are included in each of the 7 modules outlined in D2L. In addition, a comprehensive final exam is to be completed during final exam week. Including the final exam, test scores count for ½ of your course score. The module tests are 30 questions each and timed for 60 minutes (2 minutes per question). This is somewhat less demanding of a time constraint than the actual CFA® exam which contains a total of 240 questions over 6 hours (1 ½ minutes per question). Tests account for 25% of the course grade, so each test is worth approximately 4.25% 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 end dates and will not be available after the end 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 in-class test. Be prepared before you start! The lowest of seven test scores will be dropped, leaving six Module tests that will count for 25% of your course grade (4.25% each test). A comprehensive final exam, counting for 25% of your course score, is to be taken at the end of the semester.

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 two graded discussion topics within each of the seven modules which collectively account for 25% of your course score. Therefore, each module discussion accounts for 4.25 points toward your overall course score (out of 100 points). Hence, 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 which is where you may ask me questions.

**How are discussions graded?** The following should help:

1. Each module discussion is worth 100 points toward your course score and includes two discussion topics (50 points each). Your main post to each topic 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 35 points per question. You will receive the full 35 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 35 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 70 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 10 point deduction per question. So, even if you would have received the full 35 points for that post, 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 30 possible points for each module discussion are based on your responses to other students’ posts. Fifteen (15) points are awarded for each response, so you need to respond to at least two other students’ posts in each module discussion. 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 25% of your course score. This is a timed exam and cannot be stopped once you have started. So set aside a two-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 7th through Thursday December 13th.

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 e-mail (nhverton@memphis.edu) and the Threaded Discussions several times a week. Please ask questions about solving problems either in the online office discussion or in the homework discussion. This way, all students are able to see my response to your questions and benefit from the explanation. For communications that do not pertain to the course material, 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 4730/6730-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. I will be using my regular university email for communications in this online course, and do not plan to respond to emails regarding this class sent through the elearn email system, which I have found very cumbersome to use in the past. My email address is nhverton@memphis.edu.

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 use my regular University email address - nhverton@memphis.edu. Please do not use the elearn email system, as I do not plan to check emails send through elearn.
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, posting your question / comment in the threads is often 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, and participation in discussions. You must complete the assignments on by their due date to earn credit.

Academic Integrity:
In short, don’t cheat! Expectations for academic integrity and student conduct are described in detail on the website of the Office of Student Judicial and Ethical Affairs. 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 online class, participation 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 Submission of 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.

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:
Inclement weather does not typically affect an online class. No adjustments to the schedule will be made due to inclement weather.

Student Services:
Please access the FCBE Student Services page for information about:

- Students with Disabilities
- Tutoring and other Academic Assistance
- Advising Services for Fogelman Students
- Technical Assistance
- Internship Opportunities

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 Covered in your assigned readings. Some are also explained in 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 “concept checker” and “self-test” questions and problems at the end of each Study Session in the text, and iii) completing homework assignments.

- 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 and find the homework discussion topic to post questions and answers to other students regarding the homework material. Student study 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, 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) or in the homework discussion for the module on which you are working. 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.

Schedule of Activities

This schedule is tentative and can be changed at the discretion of the instructor.

<table>
<thead>
<tr>
<th>Module</th>
<th>Topic</th>
<th>Textbook Chapters</th>
<th>Graded Assignments</th>
<th>Available Date</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overview</td>
<td></td>
<td></td>
<td>Discussion board Introduction</td>
<td>Aug. 27</td>
<td>Sep 10</td>
</tr>
<tr>
<td>Module 1</td>
<td>CFA® Code of Ethics and Standards of Professional Conduct</td>
<td>Book I, Study Session (SS) 1, pp 1-52</td>
<td>Homework Discussion Test</td>
<td>Aug 27</td>
<td>Sep 10</td>
</tr>
<tr>
<td>Module 2</td>
<td>Quantitative Methods : Basic Concepts &amp; Application</td>
<td>Book 1, SS 2 &amp; 3, pp 53-324</td>
<td>Homework Discussion Test</td>
<td>Sep 8</td>
<td>Sep 24</td>
</tr>
<tr>
<td>Module 3</td>
<td>Financial Reporting and Analysis (1)</td>
<td>Book 3, SS 6-7, pp. 1-176</td>
<td>Homework Discussion Test</td>
<td>Sep 22</td>
<td>Oct 8</td>
</tr>
<tr>
<td>Module 4</td>
<td>Financial Reporting and Analysis (2)</td>
<td>Book 3, SS 8-9, pp 177-334</td>
<td>Homework Discussion Test</td>
<td>Oct 6</td>
<td>Oct 22</td>
</tr>
<tr>
<td>Module 5</td>
<td>Corporate Finance &amp; Portfolio Management</td>
<td>Book 4, SS 10-12, pp 1-195</td>
<td>Homework Discussion Test</td>
<td>Oct 20</td>
<td>Nov 5</td>
</tr>
<tr>
<td>Module 6</td>
<td>Equity Market Structure and Valuation</td>
<td>Book 4, SS 13-14, pp 196-324</td>
<td>Homework Discussion Test</td>
<td>Nov 3</td>
<td>Nov 19</td>
</tr>
<tr>
<td>Module 7</td>
<td>Fixed Income Market Structure and Valuation</td>
<td>Book 5, SS 15-16, pp 1-150</td>
<td>Homework Discussion Test</td>
<td>Nov 17</td>
<td>Dec 5</td>
</tr>
<tr>
<td>Comprehensive Final Exam</td>
<td></td>
<td></td>
<td>Final Exam</td>
<td>Dec 7</td>
<td>Dec 13</td>
</tr>
</tbody>
</table>

Hardware / Software Requirements, Technical Support:
You must have access to a computer and a reliable internet service provider (ISP) 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.

- Information about minimum hardware and software requirements and general software/plugin recommendations can be found at the U of M website detailing technical requirements.
- To run a browser check on your computers for using D2L, go to the University’s “system check” wizard.
- If you are unfamiliar with D2L, take just a few minutes to view this short video about using D2L.
- Students needing technical support should contact the online helpdesk at the helpdesk website, or call the help desk at 901-678-8888.

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. These kinds of computer-related issues combined with the possibility of personal or family health issues and job-related requirements are the reasons that I strongly encourage students to complete the module assignments early within the 17-day window during which they are open, rather than waiting until near the due date. Students may choose to take the risk that all things will work and life won't bring on any surprises during the last few days before a module closes, but they must be willing to accept the consequences of making that choice, including receiving a zero for assignments not completed by their due date.

ADDITIONAL INFORMATION UNRELATED TO THIS COURSE
**FCBE Academic Internship Credit**: In FCBE, all majors offer an academic internship course option as a substitution for a required elective in a student’s major. To apply for academic credit, students must obtain an internship highly related to their major, register prior to the start of their internship and have their internship approved by departmental internship faculty. To review the requirements for applying for academic credit, visit [http://www.memphis.edu/professional/internships/academic_credit.php](http://www.memphis.edu/professional/internships/academic_credit.php) Students should allow approximately two weeks for the review and processing of an academic internship application through the Fogelman Internship Network.