 

COURSE SYLLABUS

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| Econ 360 |
| Money and Financial Markets |
| Spring 2021 |

Course Prefix & Number

Course Name

Term

# Course Information

## Instructor Information

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| **Instructor:** | Sujana Kabiraj |
| **Office:** | CPS 421 |
| **Physical Office Hours:** | None |
| **Virtual Office Hours:** | * Monday, Wednesday 11:00 am - 1:30 pm, or by appointment via Zoom * Link:  <https://uwsp.zoom.us/j/97212608415?pwd=RE9rQmNkZVJ1UzZZU3NkYnBoelRFZz09> * Meeting number: 972 1260 8415 * Passcode: **503525** |
| **Office Telephone:** |  |
| **E-mail:** | skabiraj@uwsp.edu |
| **Expected Instructor Response Time:** | 24 hours |

## Course Information

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| **Course Description:** | This course will introduce you to the basic ideas of financial economics, with a focus on the interest rate, bond and stock market along with the aggregate macroeconomics. We will discuss behavior of interest rate, stock pricing, rational expectation, foreign exchange market, aggregate demand and supply, Federal reserve system, money supply, as well as other topics. We will also analyze the causes and effects of the great recession of 2008-09. After the course you should be able to apply the basic concepts of financial market to understand the macroeconomic issues we read about every day in the newspaper. |
| **Credits:** | 3 credits |
| **Prerequisites:** | Either ECON 110 or ECON 200 |

## Textbook & Course Materials

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| **Required Text:** | Frederic S. Mishkin. ***The Economics of Money, Banking, and Financial Markets****.* New York: Pearson, 2018, 12th Edition |
| **Recommended Texts:** |  |
| **Other Readings:** |  |
| **Other Required Materials / Applications:** |  |

## Course Technology

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| **Course Website:** | Canvas |
| **Other Websites:** |  |
| **Course Delivery:** | * **Hybrid (cohort attendance).** * **You will be divided into two groups: group A and group B.** * **Group A students will attend class on each Monday starting from January 25.** * **Group B students will attend class on each Wednesday starting from January 27.** * **Class time: (2:00 – 3:15 PM)** * **Room: SCI A121** * Lectures will be delivered as voiced over slides in Canvas. * Physical attendance is not mandatory. We will discuss concepts and application in class. * **Everything important will be announced through Canvas, so always keep an eye on the Canvas announcements.** |
| **Delivery Mode Changes:** | Changes to course delivery may occur at any time during the term to address public health and safety concerns. |
| **Canvas Support:** | Click on the HELP button (  ) in the global (left) navigation menu and note the options that appear:   * Ask Your Instructor a Question *Submit a question to your instructor*   + Use Ask Your Instructor a Question sparingly; technical questions are best reserved for Canvas personnel and help as detailed below. * Chat with Canvas Support (Student) *Live Chat with Canvas Support 24x7!*   + Chatting with Canvas Support (Student) will initiate a *text chat* with Canvas support. Response can be qualified with severity level. * Contact Canvas Support via email *Canvas support will email a response*   + Contacting Canvas Support via email will allow you to explain in detail or even upload a screenshot to show your difficulty. * Contact Canvas Support via phone *Find the phone number for your institution*   + Calling the Canvas number will let Canvas know that you're from UWSP; phone option is available 24/7. * Search the Canvas Guides *Find answers to common questions*   + Searching the [Canvas guides](https://community.canvaslms.com/docs/DOC-10701) connects you to documents that are searchable by issue. You may also opt for [Canvas video guides](https://community.canvaslms.com/docs/DOC-3891). * Submit a Feature Idea *Have an idea to improve Canvas?*   + If you have an idea for Canvas that might make instructions or navigation easier, feel free to offer your thoughts through this Submit a Feature Idea avenue.   Self-train on Canvas through the Self-enrolling/paced Canvas training course: <https://uws.instructure.com/courses/45767> |
| **UWSP Technology Support:** | The Office of Information Technology (IT) provides a Service Desk to assist students with connecting to the Campus Network, virus and spyware removal, file recovery, equipment loan, and computer repair. You can contact the Service Desk via email at [techhelp@uwsp.edu](mailto:techhelp@uwsp.edu) or at (715) 346-4357 (HELP) or visit: [https://www.uwsp.edu/infotech/Pages/ServiceDesk/default.aspx](https://www3.uwsp.edu/infotech/Pages/ServiceDesk/default.aspx)  For technology instruction sheets, online support videos, and other related resources, go to: [https://www.uwsp.edu/online/Pages/Student-Support.aspx](https://www3.uwsp.edu/online/Pages/Student-Support.aspx)  The university also provides a Technology Tutoring service in which tutors meet with students one-on-one to provide technology assistance. To receive help of this nature visit**:** [https://www.uwsp.edu/tlc/Pages/techTutoring.aspx](https://www3.uwsp.edu/tlc/Pages/techTutoring.aspx)  Additional tools designed to help students taking online or hybrid courses can be found at: [https://www.uwsp.edu/online/Pages/Online%20Student%20Orientation.aspx](https://www3.uwsp.edu/online/Pages/Online%20Student%20Orientation.aspx) |

# Learning Outcomes

## Course Goals

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| This course aims at providing students with the understanding of the economic principles behind financial market activities, function of central and commercial banks, and monetary policy and its role in the macroeconomy. After completing the course students should be able to analyze the economic principles behind financial instruments; pricing and interest rate in the bond market; pricing in the stock market; rational expectation and efficient market hypothesis; foreign exchange market; function of commercial and central banks; money supply process; instruments and goals of monetary policy. |

## Course Learning Objectives

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| * Define and analyze financial market, financial intermediary, interest rate, stock prices, exchange rate, structure and function of federal reserve, and monetary policy. * Apply the Exchange rate, Aggregate Supply, Aggregate Demand model to analyze equilibrium outcomes in the macroeconomy. * Understand and analyze monetary policy in the real world. * Analyze the cause and effects of 2008 financial crisis. |

## Academic Unit

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| **SBE Mission:** | The UW-Stevens Point School of Business and Economics creates career ready graduates and leaders through applied learning. We serve the businesses, economy, and people of the greater Central Wisconsin region. We specialize in preparing students for success by providing professional development experiences, access to employers, and in-demand skills.  The SBE achieves its mission by valuing:   * Talent development * Lifelong learning * Career preparation * On the job experiences * Community outreach * Regional partnerships * Continuous improvement |
| **Accreditation Commitment:** | SBE is accredited by the Association to Advance Collegiate Schools of Business (AACSB), a designation earned by only 5 percent of world business schools. Accreditation instills a culture of continuously improving our programs through connections with local business leaders, alumni and the community. |

# Course Policies

## Attendance

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| * **Hybrid (cohort attendance).** * **You will be divided into two groups: group A and group B. Group A students will attend class on each Monday and group B students will attend class on each Wednesday.** * **Physical attendance is not mandatory** * The lectures will be uploaded in Canvas as voiced over PowerPoint. It is highly recommended that you go through the lectures as per schedule, that will help you keep in track with the assignments, quizzes, and exams. |

## Late Work

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| * The deadline for exams and quizzes will be strictly enforced. * Any Late work for the assignments will be penalized. |

## Etiquette/Netiquette

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# Grading

## Grading Scheme

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| **Letter  Grade** | **Percentage Range  ( x = your score )** | | | | |
| A | 93.0% | ≤ | x | ≤ | 100.0% (or other max) |
| A- | 90.0% | ≤ | x | ≤ | 92.9% |
| B+ | 87.0% | ≤ | x | ≤ | 89.9% |
| B | 83.0% | ≤ | x | ≤ | 86.9% |
| B- | 80.0% | ≤ | x | ≤ | 82.9% |
| C+ | 77.0% | ≤ | x | ≤ | 79.9% |
| C | 73.0% | ≤ | x | ≤ | 76.9% |
| C- | 70.0% | ≤ | x | ≤ | 72.9% |
| D+ | 67.0% | ≤ | x | ≤ | 69.9% |
| D | 60.0% | ≤ | x | ≤ | 66.9% |
| F | 0.0% | ≤ | x | ≤ | 59.9% |

## Grading Notes (if provided)

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| Not applicable |

## Points Available

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| **Item** | **Percentage weight** | **Item Description** |
| Midterms (2) | 50% | Online quiz format |
| Final exam | 20% | Online quiz format |
| Quizzes | 15% | Online quiz format |
| Report and discussion | 5% | Solo/group projects submitted through Canvas |
| Assignments | 10% | Essay questions to be Submitted online |
|  | **100%** | **TOTAL** |

# Coursework Descriptions & Commentary

## Exams

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| * There are two midterm exams and a final exam. Exams will emphasize analytical and problem-solving skills and will cover the assigned textbook chapters as well as any additional material presented in lectures. The final exam is not comprehensive. * Exams will consist of multiple-choice questions. * **There will be a 48 hours window for you to take the exam, but once started, you will have to finish by the assigned time**. **There will be a single attempt for the exam**. * The deadline will be strictly enforced. * **The midterm schedule below is tentative**. **The dates will be notified at least one week prior to the exam through CANVAS announcement.** * Makeup exams will not be offered without a university sanctioned excuse (university athletics, field trip, etc.). Approval for a makeup must be obtained before the date of the exam and should not be taken as given. |

## Assignments

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| * Assignments are going to be uploaded and submitted through CANVAS. * Will consist of combination of short essay questions and multiple choice. * The deadline for the assignments will be strictly enforced. * The assignment deadlines will be notified through CANVAS. |

## Quizzes

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| * Several quizzes will be held through Canvas to evaluate progress. * **There will be a 48 hours window for you to take the quiz, but once started, you will have to finish it by the assigned time**. * There will be a single attempt for the quizzes * The deadline will be strictly enforced. |

## Report and Discussion

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| * One or more research report/ discussion should be submitted online. The topics of the report/discussion along with the deadline will be announced through Canvas. |

## Other ungraded materials

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| * Class participation questions:   + Questions on application of learned concepts will be discussed in class   + The questions along with answers will be uploaded in Canvas   + These are practice questions and will not be graded * Learning objectives   + A list of topics that we cover in a chapter will be provided as a study guide |

## Smiley Professional Events (or Pro Events)

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| Not applicable for this course |

# Schedule

## Dates and Deadlines

**ECON 360 – tentative course outline** (subject to change by the instructor)

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| |  |  |  | | --- | --- | --- | | Week 1 | An Overview of the Financial System | Chap 2 | | What is Money? | Chap 3 | | Week 2 | Understanding Interest Rates | Chap 4 | | Understanding Interest Rates | Chap 4 | | Week 3 | The Behavior of Interest Rates | Chap 5 | | The Behavior of Interest Rates | Chap 5 | | Week 4 | The Risk and Term Structure of Interest Rates | Chap 6 | | The Risk and Term Structure of Interest Rates | Chap 6 | | Week 5 | The Stock Market | Chap 7 | | The Stock Market | Chap 7 | | Week 6 | Review |  | | Exam 1 |  | | Week 7 | Banking and the Management of Financial Institutions | Chap 9 | | Banking and the Management of Financial Institutions | Chap 9 | | Week 8 | Central Banks and the Federal Reserve System/ | Chap 13, 14 | | The Money Supply Process/The Money Supply Process | Chap 14 | | Week 9 | Spring break |  | | Spring break |  | | Week 10 | Tools of Monetary Policy | Chap 15 | | Tools of Monetary Policy | Chap 15 | | Week 11 | Review |  | | Exam 2 |  | | Week 12 | The Conduct of Monetary Policy: Strategy and Tactics | Chap 16 | | The Conduct of Monetary Policy: Strategy and Tactics | Chap 16 | | Week 13 | The Foreign Exchange Market | Chap 17 | | The Foreign Exchange Market | Chap 17 | | Week 14 | Aggregate Demand and Supply Analysis | Chap 22 | | Aggregate Demand and Supply Analysis | Chap 22 | | Week 15 | Monetary Policy Theory | Chap 23 | | Monetary Policy Theory | Chap 23 | | Week 16 | Review |  | | Review |  |   **Midterm: Exam 1 – Week 6; Exam 2- Week 11. The schedule given above is tentative. dates will be announced at least one week prior to the exam**  **Final Exam: To be held online on the Final exam week. Tentative date: 5/18/2021, Tuesday.** |

# Other Administrative Details

## ADA / Equal Access for Students with Disabilities

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| The American Disabilities Act (ADA) is a federal law requiring educational institutions to provide reasonable accommodations for students with disabilities. Links to UWSP’s policies regarding ADA, nondiscrimination, and Online Accessibility (IT & Communication Accessibility) can be found at: [https://www.uwsp.edu/datc/Pages/uw-legal-policy-info.aspx](https://www3.uwsp.edu/datc/Pages/uw-legal-policy-info.aspx)  UW-Stevens Point will modify academic program requirements as necessary to ensure that they do not discriminate against qualified applicants or students with disabilities.  The modifications should not affect the substance of educational programs or compromise academic standards; nor should they intrude upon academic freedom. Examinations or other procedures used for evaluating students' academic achievements may be adapted. The results of such evaluation must demonstrate the student's achievement in the academic activity, rather than describe his/her disability.  If modifications are required due to a disability, please inform the instructor and contact the Disability and Assistive Technology Center to complete an Accommodations Request form. The Disability and Assistive Technology Center is located on the 6th Floor of Albertson Hall. For more information, call 715-346-3365, email [datctr@uwsp.edu](mailto:datctr@uwsp.edu) or visit: [https://www.uwsp.edu/datc/Pages/default.aspx](https://www3.uwsp.edu/datc/Pages/default.aspx) |

## Inclusivity/Nondiscrimination Statement

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| It is the responsibility of the instructor to present materials and activities that are respectful of diversity, such that students from all diverse backgrounds and perspectives be well-served by this course. No person shall be discriminated against because of race, ethnicity, color, age, religion, creed, gender, gender identity, sexuality, disability, nationality, culture, genetic information, socioeconomic status, marital status, veteran’s status, or political belief or affiliation and equal opportunity and access to facilities shall be available to all. To address concerns regarding any of these issues please call 715‑346‑2606 or visit: <http://www.uwsp.edu/hr/Pages/Affirmative%20Action/About-EAA.aspx> |

## Religious Beliefs Accommodation

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| It is UW System policy (UWS 22) to reasonably accommodate your sincerely held religious beliefs with respect to all examinations and other academic requirements. A direct link to this policy can be found here: <https://docs.legis.wisconsin.gov/code/admin_code/uws/22> |

## Help Resources

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| This section offers help resources relating to academic tutoring, healthcare, counseling, and other matter of student wellbeing. For help recourse related to technology use, please see section 1.4 above.  The Tutoring and Learning Center helps with Study Skills, Writing, Technology, Math, & Science. The Tutoring and Learning Center is located at 018 Albertson Hall. For more information, call 715‑346‑3568 or visit: [https://www.uwsp.edu/tlc/Pages/default.aspx](https://www3.uwsp.edu/tlc/Pages/default.aspx)  If you need healthcare, UWSP Student Health Service provides student-centered healthcare that empowers and promotes wellness for all UWSP students. Student Health Service is located on the 1st floor of Delzell Hall. For more information, call 715‑346‑4646 or visit: <http://www.uwsp.edu/stuhealth/Pages/default.aspx>  The UWSP Counseling Center is staffed with licensed mental health professionals dedicated to assisting students as they navigate difficult circumstances or resolve personal concerns. Therapy and consultation services are free of charge for registered students. The UWSP Counseling Center is located on the 3rd Floor of Delzell Hall. For more information, call 715-346-3553 or visit: <http://www.uwsp.edu/counseling/Pages/default.aspx>  In addition to the support services provided by Student Health Service and the UWSP Counseling, there are also professional support services available to students through the Dean of Students.  The Office of the Dean of Students supports the campus community by reaching out and providing resources in areas where a student may be struggling or experiencing barriers to their success. Faculty and staff are asked to be proactive, supportive, and involved in facilitating the success of our students through early detection, reporting, and intervention. As such, an instructor may contact the Office of the Dean of Students if he or she senses that a student is in need of additional support beyond what the instructor is able to provide. For more additional information, please go to <http://www.uwsp.edu/dos/Pages/default.aspx>  UWSP students may also share a concern directly if they or another member of our campus community needs support, is distressed, or exhibits concerning behavior that is interfering with the academic or personal success and/or the safety of others. Please report any concerns of this nature at: [https://www.uwsp.edu/dos/Pages/Anonymous-Report.aspx](https://www3.uwsp.edu/dos/Pages/Anonymous-Report.aspx) |

## Emergency Response Guide

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| In the event of an emergency, follow UWSP’s emergency response procedures. For details on all emergency response procedures, please go to: <http://www.uwsp.edu/rmgt/Pages/em/procedures> |

## UWSP Community Bill of Rights and Responsibilities

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| UWSP values a safe, honest, respectful, and inviting learning environment. In order to ensure that each student has the opportunity to succeed, a set of expectations has been developed for all students, staff, and faculty. This set of expectations is known as the Rights and Responsibilities document, and it is intended to help establish a positive living and learning environment at UWSP. For more information, go to: <https://catalog.uwsp.edu/content.php?catoid=10&navoid=422#section-1-communal-bill-of-rights-and-responsibilities> |

## University Attendance Policy

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| In addition to the course attendance policies determined by the instructor (noted above if applicable), the university provide standard guidelines by which students are to abide. All exceptions to the course attendance policy or the university guidelines should be documented in writing. A link to the university’s attendance guidelines can be found at: [https://www.uwsp.edu/regrec/Pages/Attendance-Policy.aspx](https://www3.uwsp.edu/regrec/Pages/Attendance-Policy.aspx) |

## University Drop Policy

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| You are expected to complete the courses for which you register. If you decide you do not want to take a course, you must follow the procedures established by the university to officially drop the course. If you never attend or stop attending a course and fail to officially drop, you will receive an F in the course at end of the semester. A link to the university’s drop policy can be found at: <https://catalog.uwsp.edu/content.php?catoid=11&navoid=431&hl=add%2Fdrop&returnto=search#Drop/Add/Withdrawal_Procedures> |

## Academic Honesty

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| UW System policy (UWS 14) states that students are responsible for the honest completion and representation of their work, for the appropriate citation of sources, and for respect of others' academic endeavors. Students suspected of academic misconduct will be asked to meet with the instructor to discuss the concerns. If academic misconduct is evident, procedures for determining disciplinary sanctions will be followed as outlined in UWS 14. A direct link to this policy can be found here: <https://docs.legis.wisconsin.gov/code/admin_code/uws/14> |

## Grade Reviews/Appeals

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| A formal grade appeal, also known as a Grade Review, can be requested in instances when the student feels that he or she was not provided a syllabus with a grading scale in a timely manner (i.e., the end of the second week of classes) and/or the instructor did not stick with the grading scale published in the syllabus. Questions of whether or not the instructor appropriately graded one or more of the course assignments, quizzes, exams, etc. are not matters to be decided by a formal grade appeal, but rather should be taken up with the instructor directly. Information on grade reviews can be found in the University Handbook, Chapter 7, Section 5. A link to the university’s policies on non-academic misconduct can be found at: [https://www.uwsp.edu/acadaff/Pages/gradeReview.aspx](https://www3.uwsp.edu/acadaff/Pages/gradeReview.aspx) |

## Non-Academic Misconduct

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| Information on non-academic misconduct can be found in Chapters 17 and 18 of the Student Rights and Responsibilities Document. A link to the university’s policies on non-academic misconduct can be found at: [https://www.uwsp.edu/dos/Pages/stu-conduct.aspx](https://www3.uwsp.edu/dos/Pages/stu-conduct.aspx). |

## Confidentiality

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| Under FERPA, students cannot remain anonymous in a class. Students are permitted to know who else is in their class.  Learning requires risk-taking and sharing ideas. Please keep your classmates’ ideas and experiences confidential outside the classroom unless permission has been granted to share them.  This course may require students to post their work online using applications or services that have not been approved by UW-system. In this situation, the students work will only be viewable only by his or her classmates. None of the work submitted online will be shared publicly. Some assignments require account creation for online programs. The instructor of this course will not share your academic records (grades, student IDs). Confidentiality of student work is imperative, so you should not share the work of your peers publicly without their permission. By participating in these assignments, you are giving consent to sharing of your work with others in this class and you recognize there is a small risk of your work being shared online beyond the purposes of this course. Examples of additional risks include data mining by the company providing the service, selling of your email to third parties, and release of ownership of data shared through the tool. Please contact your instructor prior to the due date if you wish not to participate in these online assignments due to confidentiality concerns.  UW-System approved tools meet security, privacy, and data protection standards. For a list of approved tools, go to: <https://www.wisconsin.edu/dle/external-application-integration-requests/>. Tools not listed on the website linked above may not meet security, privacy, and data protection standards. If you have questions about tools, contact the UWSP IT Service Desk at 715-346-4357. Links to the Terms of Use and Privacy Polices for tool used at UWSP be found at: [https://www.uwsp.edu/online/Pages/Privacy-and-Accessibility-Links.aspx](https://www3.uwsp.edu/online/Pages/Privacy-and-Accessibility-Links.aspx)  Here are steps you can take to protect your data and privacy:   * Use different usernames and passwords for each service you use * Do not use your UWSP username and password for any other services * Use secure versions of websites whenever possible (HTTPS instead of HTTP) * Have updated antivirus software installed on your devices   Additional resources regarding information security at UWSP can be found at: [https://www.uwsp.edu/infosecurity/Pages/default.aspx](https://www3.uwsp.edu/infosecurity/Pages/default.aspx).  It is important for students to understand that faculty are required to report any incidents of maltreatment, discrimination, self-harm, or sexual violence they become aware of, even if those incidents occurred in the past, off campus, or are disclosed as part of a class assignment. This does not mean an investigation will occur if the student does not want that, but it does allow the university to provide resources to help the student continue to be successful. |

## Intellectual Property - A Guide to Student Recording & Sharing Class Content

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| Lecture materials and recordings for this class are protected intellectual property at UW-Stevens Point. Students in this course may use the materials and recordings for their personal use related to participation in this class. Students may also take notes solely for their personal use. If a lecture is not already recorded, you are not authorized to record my lectures without my permission unless you are considered by the university to be a qualified student with a disability requiring accommodation. [Regent Policy Document 4-1] Students may not copy or share lecture materials and recordings outside of class, including posting on internet sites or selling to commercial entities. Students are also prohibited from providing or selling their personal notes to anyone else or being paid for taking notes by any person or commercial firm without the instructor’s express written permission. Unauthorized use of these copyrighted lecture materials and recordings constitutes copyright infringement and may be addressed under the university's policies, UWS Chapters 14 and 17, governing student academic and non-academic misconduct. |

## Sample Coursework Permission

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| The instructor may wish to use a sample of your work or some of the feedback you provide on the course in future teaching or research activities. Examples: showing students an example of a well-done assignment; analyzing student responses on a particular question; discussing teaching techniques at a conference. If your coursework or feedback is used, your identity will be concealed. If you prefer not to have your work included in any future projects, please send the instructor an e-mail indicating that you are opting out of this course feature. Otherwise, your participation in the class will be taken as consent to have portions of your coursework or feedback used for teaching or research purposes. |

## Revision Clause

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| This syllabus, the provided schedule, and all aforementioned coursework, are subject to change. It is the student’s responsibility to check the course website for corrections or updates to the syllabus. Any changes will be clearly noted in a course announcement or through email. |

## COVID-19

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| ***Face Coverings:***   * At all UW-Stevens Point campus locations, the wearing of face coverings is mandatory in all buildings, including classrooms, laboratories, studios, and other instructional spaces. Any student with a condition that impacts their use of a face covering should contact the [Disability and Assistive Technology Center](https://www3.uwsp.edu/datc/Pages/default.aspx) to discuss accommodations in classes. Please note that unless everyone is wearing a face covering, in-person classes cannot take place. This is university policy and not up to the discretion of individual instructors. Failure to adhere to this requirement could result in formal withdrawal from the course.   ***Other Guidance:***   * Please monitor your own health each day using [this screening tool](https://www3.uwsp.edu/C19DailyScreening). If you are not feeling well or believe you have been exposed to COVID-19, do not come to class; email your instructor and contact Student Health Service (715-346-4646).   + As with any type of absence, students are expected to communicate their need to be absent and complete the course requirements as outlined in the syllabus. * Maintain a minimum of 6 feet of physical distance from others whenever possible. * Do not congregate in groups before or after class; stagger your arrival and departure from the classroom, lab, or meeting room. * Wash your hands or use appropriate hand sanitizer regularly and avoid touching your face. * Please maintain these same healthy practices outside the classroom. |