Course Overview

This course is about the application of finance theory and principles to the analysis of important business problems. Many of the activities of the firm can only be accomplished through the support of the finance function. Other activities have important implications on the cash flow of the firm. All managers need to understand how to use finance tools and concepts to enhance their own decisions and also to see how their activities will be viewed at the firm level. This is the only required finance course in the OMBA, thus we must review foundational concepts and move on to higher level applications quickly. Students would be best prepared by having a solid understanding of accounting and quantitative methods.

Course Goals

An expanded study of the theoretical framework of financial analytical principles including contemporary topics. Emphasis on the relevant theory and the application of theory to managerial problems. Applies concepts of corporate finance, accounting principles and quantitative analysis.

Nothing of substance can happen in the firm without capital (money). Firms can't expand, manufacture, sell products on credit, or acquire other businesses without it. Capital is a scarce resource. It is obtained from the capital markets, namely stock and debt investors. If a firm doesn't take care of its money, it will soon find out that it is cut off from acquiring more. Thus, firms must carefully manage their use of capital. This involves:

- Measuring the risks of how it is to be used
- Making decisions that will increase the firm's value
- Interacting with the capital markets
- Assessing the potential return of firm investments
- Allocating capital to the most worthy projects
- Deciding where to acquire capital while understanding the ramifications
- Deciding on the payout policy: dividends versus reinvestment of profits
This course is designed to teach the concepts needed to execute these important finance activities. Each student will practice using these tools, be tested on them, and apply them in mini cases.

**Learning Goals**

1. Know the role and function of the financial sector participants including banks, investment banks, mutual funds, securities markets and corporations
2. Understand the function of management and role of corporate governance in firm success
3. Be able to analyze key financial statements
4. Use information contained in financial statements to evaluate firm performance and develop financial forecasts.
5. Derive the free cash flow generated by a project or business, and consider the implications of inaccuracies in forecasts.
6. Understand interest rates and monetary policy including the term structure of interest rates and resulting yield curve
7. Be able to perform security valuation using important valuation models and deriving the appropriate discount rates.
8. Understand time value of money concepts, WACC, and capital budgeting techniques.
9. Identify and apply appropriate decision criteria to determine whether real assets should be acquired or sold.
10. Estimate an appropriate risk-adjusted required rate of return for evaluating investments in real assets.
11. Understand how capital structure and payout policies affect firm value and growth.

**Time Commitment**

This is a graduate level Finance course. Many topics in Finance are far more challenging than other business topics. This course will require significant more time and effort than most other graduate level business courses. Please plan your time and effort accordingly. This course is delivered during a short 7-week window. It is imperative that you keep up with the pace of the course because tools and theories learned early on are quickly built upon and utilized throughout the rest of the course. All students are encouraged to ask questions and share insights.

For a classroom based course a student would expect to spend 45 contact hours in the classroom plus 90 additional hours of outside preparation and study. This same metric should apply for online courses. A student should spend a minimum of 135 hours of time to successfully complete this course.

You are also expected to behave professionally online. Please be polite, courteous, and respectful towards your peers, and your professor, even if you do not agree with them.
Major Course Prerequisites:
FINA 5311 or equivalent

Text and Resources:

Minimum Requirements:
- Homework Management System CONNECT (comes with e-Textbook)

We will be using the Connect management system, which combines access to homework, practice, and tests with an e-book.

- Financial calculator – the cheapest and most recommended is the Texas Instruments BA II Plus

Required Software
Microsoft Internet Explorer (11.0) or Firefox
Adobe Acrobat Reader (11.0 or higher)
Microsoft Office 2013

Websites
1. BlackBoard: https://bb9.tamucc.edu/webapps/login/
2. WebEx: https://tamucc.webex.com
3. Connect ➔ you need to access the assignments and exams from the links in Blackboard!!

Course Work
Assessment will occur from four categories of student activities; homework, exams, mini-case projects, and online discussions.

Homework
There are 10 homework assignments, each worth 20 points. All homework will be administered through the Connect homework management system. After you submit the homework assignment, you will receive immediate feedback on your score, however, the solution will only be provided after the homework assignment is closed. After receiving feedback from your first homework attempt, you can choose to re-take the assignment one more time, but will be assessed a 7% point deduction. The Connect homework system contains practice problems that are similar those assigned in the homework. You will receive detailed feedback on your practice attempts and there is no limit to the number of times you can practice. You are strongly encouraged to take advantage of these practice questions before attempting the homework.
Exams
There will be two midterm exams each worth 200 points. They will be administered online through Connect homework management system.

EXAMITY
Your online tests in this class will be proctored by a service called Examity at an extra cost per exam (approximately $23). Examity gives you the flexibility to schedule exams at your convenience and take them wherever and whenever you want.

You need to set up your Examity account, which must be done before you can schedule exams. Set-up consists of the following 2 steps:

1) Accessing the system:
• You can access Examity through Blackboard.
• Log into Blackboard, and click on the Examity link on the left side of your Blackboard homepage. This will take you to your Examity dashboard.

2) Update your profile:
• You will need to update your profile by creating 3 unique security questions.
• You will also need to upload a government-issued picture ID (such as Driver's license or State ID). You will need to bring this ID with you every time you take a test (for verification purposes) so make sure you use an ID that you have regular access to.
• Update your time zone.

Once you have finished setting up your account, you can schedule exam appointments whenever you want. If you schedule more than 24 hours in advance, you will not be charged. However if you need to schedule less than 24 hours in advance, you will have to use the on-demand scheduling option, which will include additional fees.

Examity will provide you with a step-by-step guidebook on how to use the software in order to ensure that setup, scheduling, and the test-taking process are as simple as possible. Examity also offers 24/7 tech support via phone, email, or chat.

Mini-Cases
There will be three mini-case assignments worth 100 points apiece. The case assignments will be done in small groups of 3-4 students. The purpose of these assignments is for you to utilize tools learned across multiple topics and apply them in a business problem setting. These assignments are to be submitted to the drop box located in your section's folder, under "Assignment Submission" in this Blackboard, in MSWord or PDF file format, with supporting Exhibits in Excel. Only one member need submit the assignment on behalf of the group. Be sure to include all group member's names on the first page of your document.

Groups reserve the right to drop students from the group. The goal of this is to encourage every member to participate/work his/her fair share. If a student is dropped
from a group, he/she will continue for the rest of the course completing the remaining mini-cases on his/her own (a 1-member group).

**Discussion Board**

There are three discussion assignments, each worth 33.33 points. For the first, you will post a brief introduction of yourself. For the other two assignments, you will post a primary discussion of your analysis and thoughts about the problem posed and at least two replies to other students' posts. This will occur in the relevant forum, located in your section’s folder under "Discussion Board."

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**Grading**

<table>
<thead>
<tr>
<th>Course Work</th>
<th>Points</th>
<th>Percentage of Total Grade</th>
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</thead>
<tbody>
<tr>
<td>Homework* (10 @ 20 points)</td>
<td>200</td>
<td>20%</td>
</tr>
<tr>
<td>Mini Cases (3 @ 100 points)</td>
<td>300</td>
<td>30%</td>
</tr>
<tr>
<td>Exams (2 @ 200 points)</td>
<td>400</td>
<td>40%</td>
</tr>
<tr>
<td>Discussion Board (3 @ 33.33 points)</td>
<td>100</td>
<td>10%</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1,000</strong></td>
<td><strong>100%</strong></td>
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*Note: All homework assignments and exams will be submitted and graded in Connect.

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**Letter Grade Distribution**

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Final Total %</th>
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<tbody>
<tr>
<td>A</td>
<td>90% – 100%</td>
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<tr>
<td>B</td>
<td>80% – 89.9%</td>
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<tr>
<td>C</td>
<td>70% – 79.9%</td>
</tr>
<tr>
<td>D</td>
<td>60% – 69.9%</td>
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<tr>
<td>F</td>
<td>below 60%</td>
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</tbody>
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**Instructor Feedback**

**Lead Instructor**

The lead instructor, Dr. Rodrigo Hernandez, will hold WebEx web conferencing sessions each week. Refer to the Course Schedule for the specific dates and time. During this session, he will provide feedback on material covered and assessed in the previous week, and an overview of upcoming material. In addition to this weekly session, the lead instructor will broadcast announcements on the "Announcements from the Lead Instructor" discussion forum, and provide additional insights and clarification on course materials and discussions through participation in section-specific discussions.
**Section Instructor**

Day-to-day communication will take place with your Section Instructor, who will answer your questions and provide guidance in completing assignments. Post questions for your section instructor on the “Questions for Your Section Instructor” discussion forum. The section instructor will log into the course every weekday, thus response time will reflect this frequency. Note that it is common for several students to ask the same question. In those instances, the instructor may only respond to only one student, operating under the assumption that students are reading all responses in the “Questions for Your Section Instructor” forum.

I am joined by four, very capable assistants:

Ginger DeLatte Ginger.DeLatte@tamucc.edu; Heather Barr Heather.Barr@tamucc.edu; Nicole Chambati nchambati@gmail.com; Kaschia Hogan nchambati@gmail.com;

Your section instructor will also hold a live web conferencing session using the WebEx tool. Please refer to the Course Schedule for the specific day and time information. WebEx is accessible under the Communicate section. Select this link for more information explaining how to get started using WebEx.

**Grading Feedback**

Instant feedback is provided for homework assignments. For discussions, exams, and mini-cases, the turn-around time will be within (around) 72 hours.

**Live, Synchronous Web Conferencing Sessions**

The lead instructor and your section instructor will each conduct a weekly web conferencing session. Please refer to the Course Schedule for the specific dates and times when each of these webinars will be held. These sessions provide an excellent opportunity for you to ask questions, get more details about specific topics or assignments, as well as give you a chance to interact directly with your instructor and fellow class members. Although attendance is not required, it is strongly recommended that you participate in each webinar. Sessions will be recorded so that you can access them at a later time, if needed.

The web conferencing tool, WebEx, is accessible from the "Course Tools" link. Please refer to these helpful WebEx resources for more information,
<table>
<thead>
<tr>
<th>Week</th>
<th>Dates</th>
<th>Module</th>
<th>Chapter</th>
<th>Assignments</th>
<th>Due Date (by 11:55pm Central)</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>1/18-1/22</td>
<td>Module 1: Introduction to Corporate Finance</td>
<td>Chapters 1 &amp; 2</td>
<td>Discussion #1: Introduce Yourself Activity</td>
<td>1/20 (Friday) 1/22 (Sunday)</td>
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<td></td>
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<td>Module 2: Financial Statement Analysis</td>
<td>Chapter 3</td>
<td>Homework #1</td>
<td>1/29 (Sunday)</td>
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<td>Module 3: Time Value of Money</td>
<td>Chapter 4</td>
<td>Homework #2</td>
<td>1/29 (Sunday)</td>
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<tr>
<td>2</td>
<td>1/23-1/29</td>
<td>Module 4: NPV and Other Decision Rules</td>
<td>Chapter 5</td>
<td>Homework #3</td>
<td>1/29 (Sunday)</td>
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<td></td>
<td></td>
<td>Mini Case #1: Patagonia, Inc.- Capital Budgeting Decision Rules</td>
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<td>1/29 (Sunday)</td>
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<td>3</td>
<td>1/30-2/5</td>
<td>Module 5: Making Capital Investment Decisions</td>
<td>Chapter 6</td>
<td>Homework #4</td>
<td>2/5 (Sunday)</td>
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<td>Mini-Case #2: Capital Budgeting at Rio Negro, Inc.</td>
<td></td>
<td>Discussion #2: Capital Deployment and Shareholder Return</td>
<td>Original post only: 2/3 (Friday) Reply posts: 2/5 (Sunday)</td>
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<tr>
<td>4</td>
<td>2/6-2/12</td>
<td>Module 6: Bond Valuation</td>
<td>Chapter 8</td>
<td>Homework #5</td>
<td>2/11 (Saturday)</td>
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<td>Module 7: Stock Valuation</td>
<td>Chapter 9</td>
<td>Homework #6</td>
<td>2/11 (Saturday)</td>
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<td>Mini-Case #3: Neuquén, Inc. Acquisition of Artforever.com</td>
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<td>2/26 (Sunday)</td>
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<td></td>
<td>2/12-2/13</td>
<td>Exam 1</td>
<td>Ch 1-6, 8, &amp; 9</td>
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<td>2/12-2/13 (Sunday-Monday)</td>
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<tr>
<td>5</td>
<td>2/13-2/19</td>
<td>Module 8: Risk &amp; Return</td>
<td>Chapter 10, 11.6 &amp; 11.9</td>
<td>Homework #7</td>
<td>2/19 (Sunday)</td>
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<td>Module 9: Cost of Capital</td>
<td>Chapter 13</td>
<td>Homework #8</td>
<td>2/19 (Sunday)</td>
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<tr>
<td>6</td>
<td>2/20-2/26</td>
<td>Module 10: Efficient Market Hypothesis</td>
<td>Chapter 14</td>
<td>Discussion #3: Efficient Market Hypothesis</td>
<td>Original post only: 2/24 (Friday) Reply posts: 2/26 (Sunday)</td>
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<td>Mini-Case #3: Neuquén, Inc. Acquisition of Artforever.com</td>
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<td>Module 11: Capital Structure</td>
<td>Chapters 16</td>
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<td>7</td>
<td>2/27-3/4</td>
<td>Module 11: Capital Structure</td>
<td>Chapters 17</td>
<td>Homework #9</td>
<td>3/4 (Saturday)</td>
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<td>Module 12: Dividends and Other Payouts</td>
<td>Chapters 19</td>
<td>Homework #10</td>
<td>3/4 (Saturday)</td>
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<td>3/5-3/7</td>
<td>Exam 2</td>
<td>Ch 10, 11, 13, 14, 16, 17, 19</td>
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<td>3/5-3/7 (Sunday-Tuesday)</td>
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<tr>
<td>Week</td>
<td>Who</td>
<td>WebEx Meeting</td>
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<tr>
<td>Week 1</td>
<td><strong>1/17-1/22</strong> (Short Week)</td>
<td><strong>Dr. Rodrigo Hernandez</strong>&lt;br&gt;Tuesday 1/17 6:30 - 8:30 pm CT&lt;br&gt;Entire Class: Q&amp;A about the course Reinforcement of concepts and Description of Assignments</td>
<td><strong>1/17-1/22</strong>&lt;br&gt;Ginger DeLatte TBA&lt;br&gt;Nicole Chambati TBA&lt;br&gt;Heather Barr TBA&lt;br&gt;Kaschia Hogan TBA</td>
<td>Sunday 1/22 6:30 - 7:30 pm CT&lt;br&gt;Q&amp;A about assignments (Office Hours)</td>
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<tr>
<td>Week 2</td>
<td>1/23-1/29</td>
<td><strong>Dr. Rodrigo Hernandez</strong>&lt;br&gt;Tuesday 1/24 6:30 - 8:30 pm CT&lt;br&gt;Entire Class: Reinforcement of concepts and Description of Assignments</td>
<td>Section Instructors Same days as in week 1</td>
<td>Q&amp;A about assignments (Office Hours)</td>
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<td>Week 3</td>
<td>1/30-2/25</td>
<td><strong>Dr. Rodrigo Hernandez</strong>&lt;br&gt;Tuesday 1/31 6:30 - 8:30 pm CT&lt;br&gt;Entire Class: Reinforcement of concepts and Description of Assignments</td>
<td>Section Instructors Same days as in week 1</td>
<td>Q&amp;A about assignments (Office Hours)</td>
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<td>Week 4</td>
<td><strong>2/6-2/11</strong>&lt;br&gt;*Saturday</td>
<td><strong>Dr. Rodrigo Hernandez</strong>&lt;br&gt;Tuesday 2/7 6:30 - 8:30 pm CT&lt;br&gt;Entire Class: Reinforcement of concepts and Description of Assignments</td>
<td>Section Instructors Same days as in week 1</td>
<td>Q&amp;A about assignments (Office Hours)</td>
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<td><strong>Exam 1 - Sunday 2/12 – Monday 2/13</strong></td>
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<td>Week 5</td>
<td>2/13-2/19</td>
<td><strong>Dr. Rodrigo Hernandez</strong>&lt;br&gt;Tuesday 2/14 6:30 - 8:30 pm CT&lt;br&gt;Entire Class: Reinforcement of concepts and Description of Assignments</td>
<td>Section Instructors Same days as in week 1</td>
<td>Q&amp;A about assignments (Office Hours)</td>
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<td>Week 6</td>
<td>2/20-2/26</td>
<td><strong>Dr. Rodrigo Hernandez</strong>&lt;br&gt;Tuesday 2/21 6:30 - 8:30 pm CT&lt;br&gt;Entire Class: Reinforcement of concepts and Description of Assignments</td>
<td>Section Instructors Same days as in week 1</td>
<td>Q&amp;A about assignments (Office Hours)</td>
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<td>Week 7</td>
<td><strong>2/27-3/4</strong>&lt;br&gt;*Saturday</td>
<td><strong>Dr. Rodrigo Hernandez</strong>&lt;br&gt;Tuesday 2/28 6:30 - 8:30 pm CT&lt;br&gt;Entire Class: Reinforcement of concepts and Description of Assignments</td>
<td>Section Instructors Same days as in week 1</td>
<td>Q&amp;A about assignments (Office Hours)</td>
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<td></td>
<td><strong>Exam 2 - Sunday 3/5 - Tuesday 3/7</strong></td>
<td></td>
<td>Dr. Rodrigo Hernandez Saturday 3/4 6:30 - 8:30 pm CT Final Review (Office Hours)</td>
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The MBA Oath

The MBA Oath was created to make a real impact on the meaning of the MBA degree and on the role people expect business to play in society. While other professions have certain guiding principles/pledges that are administered at graduation or after passing certain professional examinations, this does not presently exist for business school students. The students who designed the MBA Oath believe the purpose of the Oath is to set a new standard for how people conduct business in the future.

Please visit the following website to learn more about this initiative from a number of MBA alumni: http://mbaoath.org/

Course Policies

Attendance/tardiness
Because of the short 7-week duration of this course, you are strongly encouraged to arrange your schedule to facilitate timely completion of all assignments. Make-up work will be allowed only for truly exceptional circumstances that must be communicated with the instructor in a timely manner, and will be subject to a 20% penalty.

Though this is an online course, one is expected to attend (log in) at regular intervals to complete assignments and participate in other class activities.

Extra Credit
None unless provided.

Cell Phone/Electronic Device Usage
Students are NOT allowed to use cell phone and/or any other electronic devices during examination time unless specific permission is granted by the instructor.

Academic Integrity/Plagiarism.
University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, falsification, forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one’s own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test will result in FAILURE and Censure.

Dropping a Class
I hope that you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop course to be sure it is the best thing to do. Should dropping the course be the best course of action, you must initiate the process to drop the course by contacting the Student Services Center and filling out a course drop form. Just stopping attendance and participation WILL NOT automatically result in your being dropped from the class.
Classroom/professional behavior
Texas A&M University-Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor’s ability to conduct the class or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forums, including classrooms, electronic classrooms, labs, discussion groups, field trips, etc.

Statement of Civility
Texas A&M University-Corpus Christi has a diverse student population that represents the population of the state. Our goal is to provide you with a high quality educational experience that is free from repression. You are responsible for following the rules of the University, city, state and federal government. We expect that you will behave in a manner that is dignified, respectful and courteous to all people, regardless of sex, ethnic/racial origin, religious background, sexual orientation or disability. Behaviors that infringe on the rights of another individual will not be tolerated.

Grade Appeals
As stated in University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss the matter with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Procedure 13.02.99.C2.01, Student Grade Appeal Procedures. These documents are accessible at http://www.tamucc.edu/provost/university_rules/index.html. For assistance and/or guidance in the grade appeal process, students may contact the Dean’s office in the college in which the course is taught or the Office of the Provost.

Disabilities Accommodations
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Corpus Christi Hall 116.
If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816.
Statement of Academic Continuity
In the event of an unforeseen adverse event, such as a major hurricane and classes could not be held on the campus of Texas A&M University–Corpus Christi; this course would continue through the use of Blackboard and/or email. In addition, the syllabus and class activities may be modified to allow continuation of the course. Ideally, University facilities (i.e., emails, web sites, and Blackboard) will be operational within two days of the closing of the physical campus. However, students need to make certain that the course instructor has a primary and a secondary means of contacting each student.

Relationship to Other Coursework:
The application of the knowledge accumulated in FINA 5311 to real world financial problems advance the capabilities of graduates. FINA 5320 integrates mathematical and analytical tools acquired in lower level business courses. Financial analysis and proposed solutions is similar to a typical corporate environment. A written analysis and proposed courses of action improve the written communication skills and a required presentation to the class also improves oral communication skills. The principles of financial management in a corporate environment form a foundation for concepts in related finance courses including risk management, real estate, and financial markets and institutions. Although a corporate environment is emphasized in the course, basic principles are applicable in partnerships, proprietorships, and estate management.

Academic Honesty:
University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, forgery, or plagiarism (the presentation of the work of another as one’s own work). The University policy of scholastic dishonesty will be strictly followed with no exceptions.
This course, and all other courses offered by the College of Business (COB), requires all of its students to abide by the COB Student Code of Ethics (available online at www.cob.tamucc.edu). Provisions and stipulations in the code are applicable to all students taking College of Business courses regardless of whether or not they are pursuing a degree awarded by the COB.

Americans with Disabilities Act Compliance
The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you believe you have a disability requiring an accommodation, please call or visit Disability Services at (361) 825-5816 in Driftwood 101.
If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance at (361) 825-5816. *Required by SACS or HB2504