

# FINA 200 – Personal Finance Section EC 2

## Outline - Summer 2024

This syllabus is subject to change and any changes will be posted in the Announcements section of your eConcordia course.

**Disclaimer:** In the event that the University is unable to provide services or that courses are interrupted due to events beyond the reasonable control of the University, including classroom or online disruptions, the University or professor reserves the right to modify any element contained in the course outline including but not limited to the grading scheme and the weight accorded to exams or assignments.

## About the Course

### Program:

Undergraduate: 3 credits

Term: Summer (July 2 – August 12, 2024)

Faculty: John Molson School of Business

Department: Finance

### Instructor

The instructor for this course is **Nadine Parla**.

Nadine Parla is a CPA, CA with over 15 years of financial planning experience.

### Contact Information

You can email the course professor at: [fina200@econcordia.com](mailto:fina200@econcordia.com) . This email address allows you to contact your professor directly with any general inquiries. If you have any questions or concerns about the course, or if there is a delay in hearing back from your Teaching Assistant (TA), please do not hesitate to use this email.

The TA that has been assigned to you is listed on the main course page, under the **Your Assigned TA** section:



Your Assigned TA

**Note:** Please email your TA with any questions or concerns you have, or if you require further feedback. Also, allow for a 24-hour response time during the week (Monday-Friday). Teaching Assistants check their messages once over the 48-hour weekend period and are not available on statutory or university holidays.

## Course Description

This course is offered online. It is designed to help students better understand the planning and management of their current and future financial affairs. The course introduces the terminology and basic concepts underlying personal financial management. It helps students set goals and develop skills to conduct basic research when making personal financial decisions.

## Course Objectives

By the end of this course, you will learn the fundamentals of personal finance and understand how to:

- Establish and prioritize personal financial goals with the consideration of the time value of money on your savings and investment plan.
- Prepare your personal financial statements (net worth statement, cash flow) and create a budget.
- Understand how to calculate your federal personal tax liability.
- Build and maintain good credit through debt management (i.e. credit cards and consumer loans) and understand loan payment calculations (including mortgages).
- Manage risk through insurance.
- Analyze different investment options to build a savings and investment plan.
- Plan for retirement by estimating planned retirement income, spending needs and housing needs.
- Understand the importance of having an estate plan.

## Online Course Material

The material for this course can only be accessed through eConcordia and is hosted on **eConcordia Moodle** (This course does not use Concordia Moodle). This online course consists of the required online textbook and the FINA 200 course website which includes lectures, case, quizzes, practice exams, videos, Q&A Forum and other course material.

Each lesson module contains three sections:

1. Lesson's To Do List – containing an intro video, readings, corrections/updates, review questions and financial planning problems
2. Lesson's Helpful Resources – containing summary notes and lesson glossary
3. Time to Test Yourself – containing a practice quiz.

The only text required for this course is available through eConcordia via the course website and is included in the online textbook fee.

## Online Textbook

*Madura, Jeff, Singh Gill, Hardeep, Personal Finance, Pearson Canada Inc., 5th Canadian Edition* **is only available through the course website**. As the case, quizzes and final exam are based on this version, no other edition can be used as a substitute. Please consult the documents under **Corrections/Updates** to be read jointly with the online textbook.

- In order to access your textbook, please see the Textbook Access instructions under the Getting Started section of your course.

## Calculator

Students also require a calculator to complete the problems on the quizzes, case and final exam. The calculator must not be programmable. A financial calculator is strongly recommended for this course. I personally suggest the Texas Instruments BAII+ as the online textbook uses this model with their examples.

## Course Website

The course website can be accessed at [www.econcordia.com](http://www.econcordia.com) , through the Moodle Dashboard.

Your account will allow you to access the online course material, which includes lectures, videos, notes, Q & A Forum, all graded course components, useful links, readings and many more resources from the course website for the duration of the term.

Students will have access to the course content for 6 months after the end of the term for which you are registered. After 6 months, students will still have access to their grades through their eConcordia account.

# Assessments

## Graded Assessments

<b>2 Quizzes + 1 Case Study</b>	<b>Chapters Covered*</b>	<b>75%</b>
Online Individual Quiz 1	Chapters 1-6	25%
Online Individual Case	Chapters 1-7	25%
Online Individual Quiz 2	Chapters 7-10, 13	25%
<b>Online Individual Final Examination</b>	<b>All assigned chapters covered: Chapters 1-10 and 13-16</b>	<b>25%</b>

\* Many Lessons cover a single Chapter. However, three Lessons combine selected Learning Objectives from two Chapters. The Learning Objectives (L.O.) covered are indicated in the Agenda and in the Summary Notes. The three Lessons are:

- Lesson 5 which covers certain Learning Objectives from Chapters 5 and 6.
- Lesson 7 which covers certain Learning Objectives from Chapters 8 and 9.
- Lesson 10 which covers certain Learning Objectives from Chapters 14 and 15.

\*\* Please note that some material from the Lessons is not subject to examination. The Summary Notes clearly indicate, for each Lesson, which material is not subject to examination.

## Description of Graded Assessments

### Online Individual Quizzes

All quizzes are individual and due by 11:59 PM on the date indicated in the Agenda (“individual” means that you, and you alone wrote the solution; please review the Academic Code of Conduct). All online quizzes will be composed of 30 multiple choice questions chosen at random from a test bank. Please refer to the **Outline and Agenda** for the chapters to be covered and the **Agenda** for the quiz dates. For each quiz, students will sign onto the website (select the corresponding quiz link under **Assessments** to access and submit your quiz) for a timed 60 minute-period on the date indicated (plus a 5-minute grace period for a total of 65 minutes). **You will be able to start the 65-minute quiz as of 8:00 AM on the date indicated in the Agenda, with completion by 11:59 PM sharp on the date indicated in the Agenda. At the deadline, the “Attempt quiz now” link is removed. To be clear, you decide when you start the quiz within this period. Timing (“count down” clock) for the 65-minute quiz begins as soon as the quiz is started.** Additional instructions will be given in the **Announcements** section as the quizzes approach. Sample quizzes will be made available under **Assessments**.

### Online Individual Case

The Case is individual and due by 11:59 PM on the date indicated in the Agenda (“individual” means that you, and you alone wrote the solution; please review the Academic Code of Conduct). Please refer to the **Outline and Agenda** for the chapters covered and **Agenda** for the due dates. For the Case, students will sign onto the website (select the corresponding case link under **Assessments** to access the Word document and to submit your case). If you make an error in your case solution or wish to revise what you have submitted, you will be able to edit and resubmit your submission until **11:59 PM sharp on the deadline date, when the submission link is removed**. The case solution will be posted shortly thereafter. Additional instructions will be given in the **Announcements** section as the Case work approaches. A sample case will be made available under **Assessments**.

### Online Individual Final Exam

The online final exam is individual and open-book (“individual” means that you, and you alone wrote the solution; please review the Academic Code of Conduct). It will take place online during the exam period. The final exam will consist of multiple-choice questions and is cumulative, i.e. will cover all examinable material. Additional instructions will be given in the **Announcements** section as the Final Exam approaches. A sample final exam will be made available under **Assessments**. You do not need a 50% grade on the final exam to pass the course however an overall grade of 50% is required to pass the course.

## EXAMINATION CONFLICTS

If you have a legitimate final exam conflict, you have two options, but you **MUST** take the necessary steps directly with the Examinations Office within the deadline date for an option below to apply. For more information, please visit the following link to work with the Examinations Office regarding potential options ( <https://www.concordia.ca/students/exams/conflicts.html>):

- Write an alternate exam
- Defer the exam

## ONLINE EXAMS AND INSTRUCTION

This course is taught online, including all assessments. This course does not use an online proctoring tool called Proctorio.

Please note the following with respect to online exams:

1. That the final exam will take place during the exam period at the designated date and time set by the Exams office. All exam times will be set to Eastern Standard/Daylight Time.
2. That you will be responsible for ensuring appropriate, properly functioning technology (appropriate browser and an ability to download any necessary software, as well as a reliable internet connection with a minimum of a 3G connection).

Students who are unable to write an exam because they are unable to meet the above conditions and requirements are advised that they will need to drop the course. Students are advised that the drop deadline (DNE) for this course is July 9, 2024.

Students who require additional accommodations for their exams due to a documented disability should contact the Access Centre for Students with Disabilities (ACSD) as soon as possible (<https://www.concordia.ca/students/accessibility.html>).

## Grades

In order to view your grades throughout the semester, select the **Grades** link located at the top of the course page.

It is your responsibility to ensure that your work has been successfully submitted (as per the course outline) and to contact your TA via e-mail for clarification if you have any questions concerning your grades.

Your final letter grade for the course will be posted in your Student Hub at the end of the term.

## Grading Distribution

A+ 90 +	A 85-89	A- 80-84
B+ 77-79	B 73-76	B- 70-72
C+ 67-69	C 63-66	C- 60-62
D+ 57-59	D 53-56	D- 50-52
FNS 49 <		

*Final numerical grades will be rounded as follows: Grades ending in .1 to .4 will be rounded down. Grades ending in .5 to .9 will be rounded up.*

## Policies:

### Late Submissions and Extensions

- Late submissions will not be accepted.
- No extensions will be offered on quizzes or the case. The case solution will be posted shortly after the submission deadline.
- If you are unable to complete your work by the deadline or complete an exam on the assigned date, due to medical reasons, it is your responsibility to advise your instructor at [FINA200@econcordia.com](mailto:FINA200@econcordia.com) and your Teaching Assistant.
- If you have technical difficulties, please contact at: [helpdesk@econcordia.com](mailto:helpdesk@econcordia.com)
- Please note that you are responsible for the version of the work you upload to the website. If you upload the incorrect version of your work to the website, you can resubmit the correct version prior to the deadline. If you fail to meet the deadline, the version of your work located on the website is the one that will be graded. In addition, please note that it is your responsibility to ensure that your case is received before the deadline. Should you be unable to submit your work via the website you must submit your work via e-mail to your TA before the deadline. Please give yourself enough time for online submissions to send your case via e-mail should a technical issue arise.
- Responses may be written in French.

### ETHICAL BEHAVIOUR

- All individuals participating in courses are expected to be professional and constructive throughout the course, including in their communications. Concordia students are subject to the [Code of Rights and Responsibilities](#) which applies both when students are physically and virtually engaged in any University activity, including classes, seminars, meetings, etc. Students engaged in university activities must respect this Code when engaging with any members of the Concordia community, including faculty, staff, and students, whether such interactions are verbal or in writing, face to face or online/virtual. Failing to comply with the Code may result in charges and sanctions, as outlined in the Code 6.
- Plagiarism: The most common offense under the Academic Code of Conduct is plagiarism, which the Code defines as “the presentation of the work of another person as one’s own or without proper acknowledgement.” This includes material copied word for word from books, journals, Internet sites, professor’s course notes, etc. It refers to material that is paraphrased but closely resembles the original source. It also includes for example the work of a fellow student, an answer on a quiz, data for a lab report, a paper or assignment completed by another student. It might be a paper purchased from any source. Plagiarism does not refer to words alone – it can refer to copying images, graphs, tables, and ideas. “Presentation” is not limited to written work. It includes oral presentations, computer assignment and artistic works. Finally, if you translate the work of another person into any other language and do not cite the source, this is also plagiarism.

In Simple Words: Do not copy, paraphrase or translate anything from anywhere without saying where you obtained it! (Source: The Academic Integrity Website: [concordia.ca/conduct/academic-integrity](http://concordia.ca/conduct/academic-integrity))

## INTELLECTUAL PROPERTY (IP)

Content belonging to instructors shared in online courses, including, but not limited to, online lectures, course notes, quizzes, cases, final exams and video recordings of classes remain the intellectual property of the faculty member. It may not be distributed, published or broadcast, in whole or in part, without the express permission of the faculty member. Students are also forbidden to use their own means of recording any elements of an online class or lecture without express permission of the instructor.

Any unauthorized sharing of course content may constitute a breach of the [Academic Code of Conduct](#) and/or the [Code of Rights and Responsibilities](#). As specified in the [Policy on Intellectual Property](#), the University does not claim any ownership of or interest in any student IP. All university members retain copyright over their work.

## EXTRAORDINARY CIRCUMSTANCES

In the event of extraordinary circumstances and pursuant to the [Academic Regulations](#), the University may modify the delivery, content, structure, forum, location and/or evaluation scheme. In the event of such extraordinary circumstances, students will be informed of the changes.

## Online Lectures

The Professor will provide live online lectures to address questions, review certain key areas in the course, as well as review sessions for the quizzes, and the final exam. These lectures will take place through Zoom. [1]. This online classroom lets your professor share screens and chat with participants. For those that cannot attend, the online live lectures will be recorded and made available to students within 48 hours.

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[1] Zoom refers to a **video conferencing meeting that's hosted using Zoom**. You can join these meetings for lectures via internet or phone. Zoom is an online application that conducts a live online conference for multiple users. Due to the large class size, you will be asked to turn your camera off.

## Improving Students' Academic Experience

The course outline provides important factual information, which students need to be able to meet the requirements of any course. However, this outline also serves as a reminder to students of all the support services that are available to help achieve academic and personal success.

For students that may experience academic or personal difficulties at any point during their academic career, please see the following support services:

## LIST OF STUDENT SERVICES

1. Access Centre for Students with Disabilities: <https://www.concordia.ca/students/accessibility.html>
2. Accessibility Hub: <https://www.concordia.ca/accessibility.html>
3. Black Perspectives Office: : <https://www.concordia.ca/provost/about/areas/black-perspectives-office.html>
4. Career Management Services: <https://www.concordia.ca/jmsb/career.html>
5. Code of Rights and Responsibilities:  
<https://www.concordia.ca/content/dam/common/docs/policies/official-policies/BD-3.pdf>
6. Student Success Centre: <https://www.concordia.ca/students/success.html>
7. Department's Academic Advisor: For academic advising, current JMSB students should contact their program specific advisor by email.
8. Counselling and Psychological Services: <https://www.concordia.ca/health/mental-health/services.html>;  
<https://www.concordia.ca/health/mental-health/counselling.html>
9. Concordia Library Citation and Style Guides: <https://library.concordia.ca/help/citing>
10. Health Services: <https://www.concordia.ca/health.html>
11. Health Services Clinic: <https://www.concordia.ca/health/medical/clinic.html>
12. Financial Aid and Awards: <https://www.concordia.ca/students/financial.html>
13. Academic Integrity: <https://www.concordia.ca/conduct/academic-integrity.html>
14. Dean of Students Office: <http://www.concordia.ca/offices/dean-students.html>
15. Equity, Diversity and Inclusion Working Group Final Report:  
<https://www.concordia.ca/provost/initiatives/working-toward-equity-diversity-inclusion.html>
16. Equity Office: <https://www.concordia.ca/equity.html>
17. International Students Office: <https://www.concordia.ca/students/international.html>
18. Student Hub: <https://www.concordia.ca/students.html>
19. Student Housing: <https://www.concordia.ca/students/housing.html>
20. Sexual Assault Resource Centre: <https://www.concordia.ca/conduct/sexual-assault.html>
21. As a Concordia student, you are a member of the Concordia Student Union and have many resources available to you including: HOJO (Off Campus Housing and Job Bank): <https://classifieds.csu.qc.ca/en/> and the CSU Advocacy Centre: <https://www.concordia.ca/students/success/advocacy.html>
22. Indigenous Decolonization Hub: <https://www.concordia.ca/ctl/decolonization.html>
23. Indigenous Directions Office: <https://www.concordia.ca/indigenous.html>
24. Indigenous Directions Action Plan: <https://www.concordia.ca/indigenous/action-plan.html>
25. Mindful campus initiative: <https://www.concordia.ca/finearts/student-life/mindful-campus.html>
26. NouLa Black Student Center: <https://www.concordia.ca/students/noula.html>
27. Office of Community Engagement: <https://www.concordia.ca/about/community/office.html>
28. Ombuds Office: <https://www.concordia.ca/offices/ombuds.html>
29. Otsenhákta Student Centre: <https://www.concordia.ca/students/otsenhakta.html>
30. Policy On Accessibility And Accommodation For Students And Employees:  
<https://www.concordia.ca/content/dam/common/docs/policies/official-policies/PRVPA-14.pdf>
31. President's Task Force on Anti-Black Racism Final Report:  
<https://www.concordia.ca/provost/initiatives/task-force-anti-black-racism.html>
32. Student Advocacy Office: <https://www.concordia.ca/students/success/advocacy.html>
33. SHIFT Centre: <https://www.concordia.ca/about/shift/contact.html>



## Important Information

Topic	Link
Academic Integrity	<a href="#">Academic Integrity</a>
Educational Technology Guidelines	<a href="#">Concordia Educational Technology Guidelines for Faculty and Students (the "Guidelines")</a>
Access Centre for Students with Disabilities	<a href="#">ACSD</a>
Concordia Library Citation & Style Guides	<a href="#">How to cite...</a>
Course Communication Tools	<a href="#">Communication</a>
eConcordia Policies	<a href="#">Policies</a>
Final Exams Information	<a href="#">Final Exams</a>
Helpdesk/Support	<a href="#">FAQ</a>
Refunds	<a href="#">Refunds</a>
Technical Requirements	<a href="#">Technical Requirements</a>
Tips for Studying Online	<a href="#">Studying Tips</a>
Tips on how to reach online learning goals (learning modules)	<a href="#">How to Succeed @ eConcordia</a>
How to install and use Zoom	<a href="#">Web Conference with Zoom</a>

## Tutorial Companies

Please note that private tutorial companies, some of whom aggressively promote their services on and off campus, are not authorized by Concordia University to distribute flyers on university premises and may not use Concordia University facilities to promote or provide their services.

Concordia University and its academic departments do not have any affiliation with these companies even though names such as JMSB, Concordia, or references to specific departments often appear in a visible way. If you are interested in the University's approved tutoring services, consult the services listed in your course outline or other services listed on the University's website.

## Pearson MyLab and Mastering

Pearson MyLab and Mastering is available online through your web browser, and the Pearson+ app for eTexts is available to download on all popular platforms (iOS, Android, Windows, and Mac OS).

Pearson MyLab and Mastering Support:

Should you encounter any problems regarding your MyLab and Mastering account, students are requested to access the following website to help troubleshoot.

<https://support.pearson.com/getsupport/s/contactsupport>

Select your Country of Study (Canada), Language, Role (College Student), Issue Category, and the Product (MyLab Finance) to access articles that may help resolve your issue.

You can also chat live with a Pearson representative. The chat feature is available 24/7.

For additional assistance, select the “Call Us” option, and follow the necessary steps to speak directly to a Pearson agent. Phone hours are between 10:00 am to 10:00 pm Monday-Friday, EST.

## Texidium

Texidium is an eReader platform that puts your eTexts at your fingertips on any device, anywhere, and at any time.

Available online and for all popular platforms (iOS, Android, Windows, and Mac OS), Texidium is designed with the student learning experience in mind.

Texidium Support Hours:

- Monday to Friday, 6:00 am to 6:00 pm EST. This includes email, phone or chat support.
- Evening and night support is available via email only, from 6:00 pm to midnight.
- The communication channels for End-Users is available at <https://texidium.com/contact/>.
- Over the weekend, email support is from 8:00 am to midnight; however, it is a reduced team so response times may be a bit slower and prioritized by level of urgency.

## Third Party Software/Websites

Here is an excerpt on Concordia's policy on [Educational software or services developed and owned by third parties](#), including those linked to textbooks, in-class surveys, lecture capture, virtual classrooms, course assignments and quizzes can be invaluable tools for the development and teaching of courses.

### **Third-Party software/websites that require personal information (name, email, student number, etc.):**

Students are advised that external software and/or websites will be used in the course and students may be asked to submit or consent to the submission of personal information (for example, name and email) to register for an online service. Students are responsible for reading and deciding whether or not to agree to any applicable terms of use. Use of this software and service is voluntary. Students who do not consent to use the software or service should identify themselves to the course instructor as soon as possible, and in all cases before the DNE deadline, to discuss alternate modes of participation.

### **Third-party software/websites for work submission:**

Students are advised that external software and/or websites will be used in the course and students may be asked to submit or consent to the submission of their work to an online service. Students are responsible for reading and deciding whether or not to agree to any applicable terms of use. Use of this software and service

is voluntary. Students who do not consent to use the software or service should identify themselves to the course instructor as soon as possible to discuss alternate modes of participation that do not require them to give copyright or the right to use their work to a third party.

By using the external software or websites, students agree to provide and share their work and certain personal information (where applicable) with the website/software provider. Students are advised that the University cannot guarantee the protection of intellectual property rights or personal information provided to any website or software company. Intellectual property and personal information held in foreign jurisdictions are subject to the laws of such jurisdictions.

### **Third-party technology to record a course:**

Note that, as a part of this course, some or all of the lectures and/or other activities in this course may be recorded. Recordings will be focused on the instructor and will normally exclude students. It is possible, however, that your participation may be recorded. If you wish to ensure that your image is not recorded, speak to your instructor as soon as possible.

Also, please note that you may not share recordings of your classes and that the instructor will only share class recordings for the purpose of course delivery and development. Any other sharing may be in violation of the law and applicable University policies and may be subject to penalties.

# FINA 200 - Personal Finance Section EC 2

## Agenda – Summer 2024

All deadlines indicated are on the due date listed by 11:59 p.m. unless otherwise indicated.

Week 1: July 2 – July 7	
July 2	<b>Classes begin</b>
	Review the Course Outline and Agenda
	Navigate the Course Website
	Lesson 1 - Chapter 1: Overview of a Financial Plan
	Lesson 2 - Chapter 2: Applying Time Value Concepts
July 2	<b>Orientation Lecture at 7:00 PM ET</b> <a href="#">(Zoom Virtual Lecture)</a>
Week 2: July 8 – July 14	
	Lesson 3 - Chapter 3: Planning with Personal Financial Statements
	Lesson 4 - Chapter 4: Using Tax Concepts for Planning
July 9	<b>Time Value of Money (TVM) Lecture at 7:00 PM ET</b> <a href="#">(Zoom Virtual Lecture)</a>
July 9	<b>Deadline to add second-term summer session courses</b>
July 9	<b>Deadline for withdrawal with tuition refund (DNE) from second-term summer session courses</b>
July 11	<b>Using Tax Concepts for Planning Lecture at 7:00 PM ET</b> <a href="#">(Zoom Virtual Lecture)</a>
Week 3: July 15 – July 21	
	Lesson 5 - Chapter 5: Banking Services and Managing Your Money (L.O.1 and L.O.3)
	Lesson 5 - Chapter 6: Assessing, Managing, and Securing Your Credit (L.O.1 to L.O.4)
	Lesson 6 - Chapter 7: Purchasing and Financing a Home
July 15	<b>CASE (Chapters 1-7) available to start as of 8:00 AM and due on July 29<sup>th</sup> by 11:59 PM)</b>
July 16	<b>QUIZ 1 Tutorial Review Lecture at 7:00 PM ET</b> <a href="#">(Zoom Virtual Lecture)</a>
Week 4: July 22 – July 28	
	Lesson 7 - Chapter 8: Auto and Homeowner's Insurance (L.O.2 to L.O.3)
	Lesson 7 - Chapter 9: Health and Life Insurance (L.O.3, L.O.6 and L.O.8)
July 22	<b>QUIZ 1 (Chapters 1-6) available to start as of 8:00 AM ET (65-minute duration)</b>

<b>July 23</b>	<b>QUIZ 1 (Chapters 1-6) to be completed by 11:59 PM ET</b>
<b>Week 5: July 29 – August 4</b>	
	Lesson 8 - Chapter 10: Investing Fundamentals
	Lesson 9 - Chapter 13: Investing in Mutual Funds
<b>July 29</b>	<b>CASE (Chapters 1-7) to be completed by 11:59 PM ET</b>
<b>July 30</b>	<b>Investment Lecture at 7:00 PM ET</b> <a href="#">(Zoom Virtual Lecture)</a>
<b>August 1</b>	<b>Quiz 2 Tutorial Review Lecture at 7:00 PM ET</b> <a href="#">(Zoom Virtual Lecture)</a>
<b>Week 6: August 5 – August 11</b>	
	Lesson 10 – Chapter 14: Retirement Savings Planning (L.O.1 – L.O.4)
	Lesson 10 – Chapter 15: Retirement Income Planning (L.O.3)
	Lesson 11 – Chapter 16: Estate Planning
<b>August 5</b>	<b>Last day for instructor-scheduled tests or examinations for two-term and second-term summer session courses</b>
<b>August 5</b>	<b>QUIZ 2 (Chapters 7-10, 13) available to start as of 8:00 AM ET (65-minute duration)</b>
<b>August 6</b>	<b>QUIZ 2 (Chapters 7-10, 13) to be completed by 11:59 PM ET</b>
<b>August 7</b>	<b>Final Exam Tutorial Review Lecture at 7:00 PM ET</b> <a href="#">(Zoom Virtual Lecture)</a>
<b>Week 7: August 12</b>	
<b>August 12</b>	<b>Last day of classes, second-term summer session courses</b>
<b>August 12</b>	<b>Deadline for academic withdrawal (DISC) from summer-term courses</b>
<b>Examinations Period: August 13 – August 19</b>	
	<b>Final Exam date and time is posted on your Student Hub</b>