

Note: This course is an in-class course that utilizes Canvas.

A. Course: 37:575:250:03 Finance for Personal and Professional Success (3)

B. Pre-Requisite: None; credit is not given for both this course and 01:220:110.

C. Meeting Time: Tuesday 3:55 – 6:55 PM.

Location: Douglass: Labor Education Center, Room 133

<http://rumaps.rutgers.edu/location/labor-education-center>

D. Course Description: Overview of core financial concepts and techniques useful both at work and in personal life; interest, credit, insurance, investments, present value; and net worth

E. Overarching Math Philosophy/Objectives Overview: Mathematics of Life

Imagine that you are taking a vacation next year. You have many financial choices to make. How big is your vacation budget and how do you want to allocate it? The more money that you save now, the more you will have to spend on your vacation.

Now imagine that you are planning your financial future. You have many choices to make. How will you pay off your student loan? How much of your budget should be allocated to food and utilities? How much can you afford to spend on clothes? Should you buy a house? Should you buy a new car? What investments should you consider? When do you want to retire? All of these decisions require detailed planning.

Through financial planning, prudent financial management, and careful spending can help you achieve your financial goals, which affect one's standard of living in the future.

The personal financial process enables you to understand a financial plan and to develop a personal financial plan. The simple objective of financial planning is to make the best use of your resources to achieve your financial goals. The sooner you develop your goals and a financial plan to achieve these goals, the easier it will be to achieve your objectives. Topics in personal finance include financial and career planning, budgeting, tax management, cash management, credit cards, borrowing, major expenditures, risk management, investments, retirement planning and estate planning.

Success in Life. A solid understanding of personal finance topics offers you an increased probability of success in facing the financial challenges, responsibilities and opportunities. Such successes might include: paying minimal credit costs, not paying too much in income taxes, purchasing automobiles at low prices, financing housing on good terms, buying appropriate and fairly priced insurance, selecting successful investments that match you needs, planning for a comfortable retirement, and passing on your estate with minimal transfer costs.

Mathematical models underlie all these financial analyses. The mathematics behind the time value of money can be applied to determining how much current savings will be worth in the future, or how to reach of goal of savings for a house or starting a business. If you were to win the lottery, should you take the lump sum or annual payments (annuity)? If you have to invest, how do you know what is a good return? How does much does a credit card really cost? How much money do you need for retirement? Debt also grows through mathematical models. There are tax implications as well.

Critical thinking plays a major role in financial analysis, as there may be more than one way to accomplish a goal. For example, if one decides to reduce his/her housing expenses one can, for example, either move to a cheaper unit and/or take in a roommate.

The measures of performance in this class will be referred to as authentic assessments. That is, student performance is evaluated based upon realistic life decision assignments, including:

- a series of math problems,
- an ongoing case analysis,
- course projects, such as assessing a lease and managing stocks in the stock market; planning for retirement planning using the time value of money; finding the best bank to fit your needs,
- Excel application; one project applies the Pareto Principal (80:20 Rule) to tracking your frivolous expenditures (non- obligations of rent, insurance, etc.) using Excel.
- developing your personal financial plan.

This is in sharp contrast to the types of assessments based on multiple choice, short answer, etc. in a timed environment. Clearly this type of assessment will provide the student the same type of environment as s/he will have during his/her life.

F. Relationship to SAS Learning Objectives:

- **Goal x** (Apply effective and efficient mathematical or other formal processes to reason and to solve problems.) Specifically the focus is on the mathematics underlying the process of investment, and borrowing/saving money. The student will learn to apply concepts from algebra necessary to specify and solve equations related to loans, savings, mortgage, credit and insurance using compound interest.
- **Goal w** (Formulate, evaluate, and communicate conclusions and inferences from quantitative information)

School of Management and Labor Relations objective:

- **Apply** appropriate quantitative and qualitative methods for research on workplace issues (Goal II).

Assessment of Learning Objectives: Project assessments will be used to evaluate these objectives.

G. Text - Required: Madura, J., **Personal Finance**, Pearson-Addison/Wesley, 5e, 2013, ISBN 978-0-13-299434-7. The text is needed by the first week of class. I am unsure if the international version is equivalent. A copy of the 4e of the text is on reserve at the Chang Library (not the library in the LEC), next door to the CDL building.

H. Text – Optional: Dworsky, L. N., **Understanding the Mathematics of Personal Finance**, Wiley, 2009, ISBN 978-0-470-49780-7.

I. Instructor: Sheila M. Lawrence, Ph.D.

J. Email ID: smlawren@smlr.rutgers.edu

K. Office Hours: After class or by appointment

L. Assessments: This class is hands-on and features assessment of projects and assignments, rather than a lecture course that uses exams to assess learning. Course assessment is calculated as a weighted average of the following projects:

Assignment #	List of Course Assignments	Target Due Date	Target Week Due	Points
N. Notes Game Plan for the Course				
Note 1: There are eight major assignments. All submissions must be typed , with your name on all pages, except the problem sets. <u>Otherwise a 0 is earned for the assignment.</u>				
Note 2: The in-class projects such as current events, summaries of guest speakers, are listed separately.				
Note 3: For the case study, you serve as the financial advisor.				
#1.1	Personal Financial Plan Worksheet, Chapter 1, Excel file	Sept. 18	Week 3	20
#1.2	Personal Financial Plan Worksheet, Chapter 2, Excel file			20
#1.3	CS (Career Services) Focus-2 Report			30
#2.1	Case Study, Part 1	Oct. 2	Week 5	40
#2.2	Problem Set 1, Chapters 1-5			40
#3.1	Pareto Analysis - Conduct Self Study - Start tracking after Excel Introduction	Oct. 9	Week 6	100
#4.1	Personal Financial Plan Worksheet, Chapter 5, Excel file	Oct. 23	Week 8	20
#4.2	Personal Financial Plan Worksheet, Chapter 8, Excel file			30
#4.3	Leasing Project and Copy of Page 1 of the Lease (or Lease's Website)			50
#5.1	Case Study, Part 2	Nov. 6	Week 10	80
#5.2	Problem Set 2, Chapters 6-10, and - Identity Theft (Points as part of Problems)			70 -
#6.1	Stock Market Project - Start tracking Day 1 of Class and end the Week before the Due Date	Nov. 27	Week 12	40
#6.2	Personal Financial Plan Worksheet, Chapter 14, Excel file			20
#7.1	Case Study, Part 3	Dec. 4	Week 13	70
#7.2	Problem Set 3, Chapters 11-16, and - Life Expectancy (points as part of Problems), - Free Credit Report (Web-based; submit confirmation only, with no personal info) (points as part of Problems)			70 -
				-
#8.1	Case Study, Part 4	Dec. 11	Week 14	70
#8.2	Participation, Attendance and Student Profile			70
Misc.	In-Class Math Literacy Assessment - Must be present in class, with a calculator	Dec. 11	Week 14	60
In-Class Projects;	In-Class Current Events - Sign up for date for group activity	Per Assigned Date	TBD	40
No Make Ups	In-Class Summary of Two Most Important Topics Learned in Class - Must be present in class	Dec. 11	Week 14	20
	In-Class Summaries of Guest Speakers - Must be present in class	See Syllabus	As Scheduled	40
Total				1000

M. Grades

Posting of Grades: Please check MyRutgers for your final grades.

Assessment: The thresholds for final letter grades will be re-scaled if a conventional standard seems unreasonable.

Assessment Policy:

Letter Grade	Scores Based on Course Components
A	90-100
B+	85-89
B	80-84
C+	75-79
C	70-74
D	60-69
F	< 60

Penalty: Will be 10% of every day the course assignment is submitted late, with a max of one week. Submissions must be complete; no partial assignments will be accepted. Once the Assignments are returned to the students, then late submissions cannot be accepted in order to maintain fairness for all students.

N. Student Responsibilities

1. **Checking Canvas** – On a daily basis, be sure to check your Rutgers e-mail for any Canvas Announcement notifications. Updates to assignments, due dates, and other announcements will be posted through Canvas. You will get an e-mail notification when this happens.
2. **Reading** – Reading assignments must be completed prior to each lecture.
3. **Communication Devices** – No communication devices (cell phones, palm pilots, beepers, pagers, etc.) can be used in the classroom.
4. **Be on time** – To minimize class activity disruption, please arrive to class at the designated time.

O. Special Needs – Rutgers, the State University of New Jersey abides by the Americans with Disabilities Act of 1990, the Americans with Disabilities Act Amendments (ADAA) of 2008, and Sections 504 and 508 which mandate reasonable accommodations be provided for qualified students with disabilities and accessibility of online information. If you have a disability and may require some type of instructional and/or examination accommodation, please contact me early in the semester so that I can provide or facilitate in providing accommodations you may need. If you have not already done so, you will need to register with the [Office of Disability Services](#), the designated office on campus to provide services and administer exams with accommodations for students with disabilities. Below is the full contact information for the Office of Disability Services:

Lucy Stone Hall, Livingston Campus, 54 Joyce Kilmer Avenue, Suite A145,
Piscataway, NJ 08854-8045.

- E-mail Address: dsoffice@rci.rutgers.edu
- Phone: (848) 445-6800 • Fax: (732) 445-3388
- <https://ods.rutgers.edu>

I look forward to talking with you soon to learn how I may be helpful in enhancing your academic success in this course.

P. Lecture Schedule: The following is an approximate lecture schedule. Project due-dates are tentative until confirmed. Assignments and readings represent the material to be covered during that class session. Students are expected to complete the readings and assignments on the syllabus prior to the class date on which they are listed.

Note: Several guest lecturers are being scheduled to share their first-hand experience with surveys. The syllabus may be updated to reflect updates to their schedules.

Q. Target Week	<p>Notes: Guest lecturers may result in modifications to the schedule. As a courtesy to our guest lectures, please turn off all: - laptops, Macs, and communication devices.</p>
1A Sept. 4	<p>Chapter 1 (Overview of a Financial Plan) How You Benefit from Personal Finance Components of a Financial Plan How Financial Plan Decision Affect Your Cash Flow Developing a Financial Plan</p> <p>PFP Chapter 1: Brainstorm goal setting (short-term, intermediate-term, and long-term)</p> <p>Success Criteria Sign Up Form for Current Events</p> <p>Good debt; bad debt! Dartmouth vs Rutgers! Gone Broke;</p> <p>In-Class Case 1 (Paper Handout) National Save for Retirement Week, April 7-11, 2018</p>
1B Sept. 4	<p>Chapter 2 (Planning with Personal Financial Statements) Personal Cash Flow Statement Factors That Affect Cash Flows Creating a Budget Personal Balance Sheet How Budgeting Fits within Your Financial Plan</p> <p>PFP Chapter 2: Cash Flow and Balance Sheet Introduce Stock Market Project, Leasing Project, and CS Focus Free Credit Report Problems and In-Class Case 2 (Paper Handout)</p> <p>Sign Up Form for Current Events (continued)</p>
2A Sept. 11	<p>Chapter 3 (Applying Time Value Concepts) Part 1 Future and present value of a single dollar amount <i>To be a millionaire, how long would it take with different rates of savings and rates of return, etc.?</i> Matrix of Time Value of Money (4 ways to solve TVM problems) Latte Calculator! Sign Up Form for Current Events (continued)</p>

2B Sept. 11	<p>Chapter 3 (Applying Time Value Concepts) Part 2 Future and present value of an annuity Introduce Excel Pareto Project; (Review Pareto doc/websites/YouTube materials on Canvas in Assignment 3.1; hand calculations Remember to start tracking your two weeks' worth of data for the Pareto Project. Data will be analyzed in class in a portion of a forthcoming lecture dedicated to Excel.</p>
3A Sept. 18	<p>Chapter 4 (Using Tax Concepts for Planning) What are Deductions and Exemptions? Filing Status Gross income Taxable Income and taxes How tax Planning Fits with Your Financial Plan</p> <p>Assignments #1.1, 1.2, and 1.3 are due. All course projects must be posted on Canvas by 0.5 hour prior to the start of class. Readable printed copies are to be submitted at the beginning of class sharp. Please staple together the assignments in numerical order.</p> <p><u>Introduce Assignments 2.1 and 2.2.</u></p>
3B Sept. 18	<p>Excel Checklist Excel spreadsheets, graphics and financial applications</p> <p>Pareto Project; please bring PCs/MACs if you have one. (Otherwise we will double up.) Bring your Excel Pareto data for Assignment 3.1</p>
4A Sept. 25	<p>Chapter 5 (Banking and Interest Rates) Types of financial institutions and their banking services; Interest rates; Money market investments and their risk <i>How to choose a bank, with given minimum deposits, balances, monthly fees, check-writing charges?</i></p> <p>PFP Chapter 5: Banking Services Scorecard (For the next class, review Pareto doc/websites/YouTube materials on Canvas under Assignment 3.1</p>
4B Sept. 25	<p>Chapter 6 (Managing Your Money) <i>How do you evaluate choosing between two CDs?</i> <i>How much do you need to save to purchase a car?</i> <i>How should you plan to purchase a condo?</i></p>
5A Oct. 2	<p>Chapter 7 (Assessing and Securing Your Credit) Background on credit; credit bureaus Credit cards; dealing with credit debt <i>Evaluate your preparedness to defend against identify theft</i></p> <p>In Defense of Snooping Employers Identity Theft Current Event Groups 1-4</p> <p><u>Introduce Assignments 5.1 and 5.2</u> <u>Assignments #2.1 and 2.2 are due.</u> <u>All course projects must be posted on Canvas by 0.5 hour prior to the start of class.</u> <u>Readable printed copies are to be submitted at the beginning of class sharp.</u> <u>Please staple together the assignments in numerical order.</u></p>

5B Oct. 2	Chapter 8 (Managing Your Credit) Finance Charges Estimating credit repayment Tips on using credit cards PFP Chapter 8: Bank Credit Card Scorecard 7 Small Mistakes that Will Hurt Your Credit Score! Electronic Pick-Pocketing!
6A Oct. 9	Chapter 9 (Personal Loans) Evaluation of personal loans and auto loans; <i>How much can I borrow?</i> Interest rates on Personal Loans Student Loans – How student loans effect your credit score <u>Assignments #3.1 is due.</u> <u>All course projects must be posted on Canvas by 0.5 hour prior to the start of class.</u> <u>Readable printed copies are to be submitted at the beginning of class sharp.</u> <u>Please staple the assignment.</u>
6B Oct. 9	Nayana Vaida: Guest Lecturer on Job Searching, written summary due (4:15 PM start)
7A Oct. 16	Bridget Greenleaf/Martin Grant - Guest Lecturers on Real Estate – written summary due 10:-:30
7B Oct. 16	Chapter 10 (Purchasing and Financing a Home) Evaluate what you can afford to borrow to finance the purchase of a home; Valuation of a home Buy vs Rent
8A Oct. 23	Chapter 11 (Auto and Homeowner’s Insurance) Managing risk; factors that affect auto insurance premiums; homeowner’s and renter’s insurance <i>What insurance should I have?</i> <u>Assignments #4.1, 4.2, and 4.3 are due.</u> <u>All course projects must be posted on Canvas by 0.5 hour prior to the start of class.</u> <u>Readable printed copies are to be submitted at the beginning of class sharp.</u> <u>Please staple together the assignments 4.1 and 4.2; please separately staple 4.3.</u>
8B Oct. 23	Chapter 12 (Health and Disability Insurance) <i>What are COBRA and HIPAA? What is Long-Term Care Insurance?</i> Current Event Groups 5-8
9A Oct. 30	Michael Gildenberg - Guest Lecturer on Renting – written summary due <u>Introduce Assignments 6.1 and 6.2</u>
9B Oct. 30	Chapter 13 (Life Insurance) Types of life insurance and determining the amount of life insurance needed Types of investments; tradeoffs between return and risk; <i>How much life insurance do I need?</i> <i>How do my investment decisions impact my wealth?</i> Life Insurance! Current Event Groups 9-12

<p>10A Nov. 6</p>	<p>Chapter 14 (Investing Fundamentals) <i>What are stocks, bonds, and mutual funds?</i> Investment Returns; Risk from Investing; Trade-Off between return and risk Learning from Investment Mistakes Excellent Site for Investment Research! Twitter IPO PFP Chapter 14: Risk Tolerance Quiz Current Event Groups 13-16</p> <p>Assignments #5.1 and 5.2 are due. All course projects must be posted on Canvas by 0.5 hour prior to the start of class. Readable printed copies are to be submitted at the beginning of class sharp. Please staple together the assignments in numerical order.</p>
<p>10B Nov. 6</p>	<p>Chapter 15 (Investing in Stocks) Analyzing the firm's annual report; industry analysis of stocks; stock valuation (Price-earnings method and price-revenue method) Stock Exchanges; purchasing or selling stocks; buying stock on margin and assessing performance of stock investments <i>What stocks meet my criteria? How do I compare and contrast them?</i> <i>How do I assess analysts' comments and earnings estimates?</i> <i>What Are Stocks?!</i> Life Expectancy</p>
<p>11A Nov. 13</p>	<p>Guest Lecturer: Andy Koerner, Certified Financial Planner – written summary due (5:30 start)</p>
<p>11B Nov. 13</p>	<p>Chapter 16 (Investing in Bonds) Types of bonds; valuing a bond; risk from investing in bonds; bond investment strategies <i>How does the purchase of bonds impact my protecting of assets and income, as well as my retirement?</i> Current Event Groups 17-20</p>
<p>Nov. 20</p>	<p>Change in Designation Day: We do not meet; Thursday classes meet on this date.</p>
<p>12A Nov. 27</p>	<p>Chapter 17 (Investing in Mutual Funds) Type of mutual funds; return and risk of a mutual fund <i>How do I select mutual funds that best meet my individual financial goals?</i> <i>Intro to Mutual Funds! Morningstar!</i> <i>Time Value of Money!</i></p> <p>Assignments #6.1 and 6.2 are due. All course projects must be posted on Canvas by 0.5 hour prior to the start of class. Readable printed copies are to be submitted at the beginning of class sharp. Please staple together the assignments in numerical order.</p>
<p>12B Nov. 27</p>	<p>Chapter 18 (Asset Allocation) How diversification reduces risk; strategies for diversifying; asset allocation strategies; factors that affect your asset allocation decision <i>Is my asset allocation conservative, moderate or aggressive?</i></p> <p>Introduce Assignments 8.1 and 8.2</p>

<p>13A Dec. 4</p>	<p>Retirement Planning Chapter 19 (Retirement Planning) Social Security; employer-sponsored retirement plans (defined-benefit and defined-contribution plans) Retirement plans offered by employers; Keogh Plan, SEP, IRAs, etc. <i>How do my savings decisions and what types of plan(s) contribute to impact my retirement?</i> Purpose of a will; estate taxes; trust, gifts, and contributions <i>What key events and changes in my assets impact the review and change of my will?</i> Current Event Groups - Makeups</p> <p>Assignments #7.1 and 7.2 are due. All course projects must be posted on Canvas by 0.5 hour prior to the start of class. Readable printed copies are to be submitted at the beginning of class sharp. Please staple together the assignments in numerical order.</p>
<p>13B Dec. 4</p>	<p>Chapter 20 (Estate Planning) Purpose of a will; estate taxes; trust, gifts, and contributions <i>What key events and changes in my assets impact the review and change of my will?</i> <i>When a Client Has No Estate Plan</i> Make a Will! In-Class - Math Literacy Assessment (Please bring a calculator; please be prompt!)</p>
<p>14A Dec. 11</p>	<p>Chapter 21 (Integrating the Components of a Financial Plan) Budgeting, managing liquidity; personal financing; protecting your assets and income; managing investments; retirement planning; maintaining your financial documents <i>How can I further improve my financial health?</i></p>
<p>14B Dec. 11</p>	<p>In-Class - Summary Two Most Important Concept Project</p> <p>65 Ways for Retirees to Save! Principles for Young People! What Every Millennial Needs to Know about Savings and Finance 50:30:20 Budget!</p> <p>Assignments #8.1 and 8.2 are due. All course projects must be posted on Canvas by 0.5 hour prior to the start of class. Readable printed copies are to be submitted at the beginning of class sharp. Please staple together the assignments in numerical order.</p> <p>Note: There is no exam during Finals Week. Note: No course materials will be accepted after the last day of class.</p>

R. Attendance: Attendance is of critical importance. It is essential to keep up with the class material. Attendance will be taken in each class, as participation, attendance and submitting the student profile count towards your final grade. If a student misses/will miss a class, then the student needs to send a courtesy e-mail message to the professor.

S. Required: Statistical software in Excel 2007 (or higher). Reading assignments must be completed prior to each lecture. **Communication Devices:** No communication devices (cell phones, palm pilots, beepers, pagers, etc.) can be used in the classroom.

T. Academic Integrity: All students are responsible for locating, reading, and abiding by the University Policy on Academic Integrity for Undergraduate and Graduate Students. The policy is available on-line at <http://cat.rutgers.edu/integrity/policy.html>

U. Recommendations: Requests for recommendations must be made in writing after completion of the course.

V. Communication:

1. **Rutgers uses the Canvas** course management system in this class.

2. **Canvas** To facilitate class learning, please access and print course documents needed for class from the course management system known as Canvas. If you need technical assistance at any time during the course or to report a problem with Canvas:

- Visit the [Canvas Student Tutorial](#).

Contact [Rutgers IT Help Desk](#). 877-361-1134, 24 hours a day, 7 days a week.

- Visit the [Rutgers Canvas Student Orientation](#)

W. Student E-Mail and Phone Numbers:

a. Please check your e-mail regularly, especially on the day of class, to learn if there are any changes in the class schedule, class requirements, or for other general announcements. If you have any problems with e-mail, then please contact your local RUCS helpdesk at help@nbcs.rutgers.edu

b. Students, also, have the responsibility to then inform the professor of any changes to their phone numbers (day and evening). Please use **“37:575:404”** in the Subject section to avoid being spammed. **Please sign your full name in all e-mail correspondence.**

X. Study Groups: Forming study groups will facilitate learning by keeping you focused, involved, and current in the course.

Y. Math and Science Learning Centers: Math and Science Learning Centers at Rutgers provide invaluable student support with homework, etc.

The website is: <https://webapps.rutgers.edu/student-rlc/Tutor/Main/Student/StudentSearch>

For tutoring, check the website <http://lrc.rutgers.edu/tutoring.shtml> and scroll down to the middle of the page. Then click on the “One-on-One Tutoring” to look at the subjects that are offered.

Plangere Writing Center – Student tutors are available for writing tutoring at the Plangere Writing Center – <http://plangere.rutgers.edu/about/plangeres>

Z. Classroom Etiquette: Common courtesy is expected at all times.

Z2. Parking Impacts: Special events may impact parking.

Z2 University/Campus Closings: 732-932-INFO (New Brunswick);
<http://campusstatus.rutgers.edu>

Z3. Excel and Data Analysis

To access free Microsoft Office, including Excel while a Rutgers student, please click go to the Rutgers Software Portal:

<https://oit.rutgers.edu/university-software-portal>

Students need to go to the link below and select the University Software Portal link. On the page that follows, they select Microsoft Software for Students. They will be prompted to log in using their NetId. Then follow the instructions for downloading and installing.

Excel Work can be done at the library or the computer labs. If you do not have a help option, then your version of Excel, Excel Light, or the student version, as well as open source software and Numbers do not have the Analysis Toolpak/Data Analysis.

- PC users: Install the Excel Analysis Pack for additional statistical and analytical tools:

- From the Office Button, select Excel Options and Add-Ins
- In the inactive application section, select Analysis Took Pack and hit GO and OK to install
- Use the Analysis Tool Pack from the Data Ribbon, Data Analysis option
 The Analysis Tool Pack includes histograms, regressions, sampling data, Fourier analysis, et. al, and also includes several randomization functions, such as RAND and RANDBETWEEN

• MAC Users - Microsoft Excel 2016 Analysis ToolPak

<https://support.office.com/en-sg/article/Load-the-Analysis-ToolPak-in-Excel-2016-for-Mac-617afc33-4af8-4530-b132-7b4e938890d0?ui=en-US&rs=en-SG&ad=SG&fromAR=1> here is the link on how to use the ToolPak with Excel 2016

Z4. Student-Wellness Services

Counseling, ADAP & Psychiatric Services (CAPS)

(848) 932-7884 / 17 Senior Street, New Brunswick, NJ 08901

CAPS is a University mental health support service that includes counseling, alcohol and other drug assistance, and psychiatric services staffed by a team of professional within Rutgers Health services to support students' efforts to succeed at Rutgers University. CAPS offers a variety of services that include: individual therapy, group therapy, and workshops, crisis intervention, referral to specialists in the community and consultation and collaboration with campus partners.

Violence Prevention & Victim Assistance (VPVA)

(848) 932-1181 / 3 Bartlett Street, New Brunswick, NJ 08901

The Office for Violence Prevention and Victim Assistance provides confidential crisis intervention, counseling and advocacy for victims of sexual and relationship violence and stalking to students, staff, and faculty. To reach staff during office hours when the university is open or to reach an advocate after hours, call 848-932-1181.

Scarlet Listeners

(732) 247-5555

Free and confidential peer counseling and referral hotline, providing a comforting and supportive safe space.

Notes:

It is critical you always, always to back up your course documents

This course outline/syllabus is subject to change at the discretion of the instructor. No recording of any portion of a lecture/quest is permitted.