



UNIVERSITY OF COLORADO BOULDER
MONEY & BANKING
ECON 4111-581
FALL 2023: SEPT 5TH- DEC 17TH 2023
INSTRUCTOR: DR ALPNA BHATIA

OFFICE: ECON 06A (BASEMENT OF ECON BLDG., INSIDE GRADUATE STUDENT COMPUTER LAB)

OFFICE HOURS: Mon, Wed, Thurs: 2 pm –3:30 pm, and via appointment on [Zoom](#)

ZOOM: <https://cuboulder.zoom.us/my/alpnabhatia>

EMAIL: alpna.bhatia@colorado.edu

CLASS WEBSITE ACCESS VIA CANVAS.

GROUP ME: [HTTPS://GROUPME.COM/JOIN_GROUP/96143028/5H6IVKHx](https://groupme.com/join_group/96143028/5H6IVKHx)

INSTRUCTOR

Dr Alpna Bhatia (Dr B)- that's me, has a Ph.D. in Economics from the University of Colorado at Boulder and has taught for 20+ years. My academic research and interests include gender issues, sustainable development, current macroeconomics, and teaching pedagogy. I like economics, and I am passionate about teaching, building communities, and working in a diverse yet supportive environment. Outside of class, I am the chief experimenter in my kitchen, a master list maker, Bollywood music blaster, and (more than) occasional killer of plants. I am also the faculty sponsor of the Women in Economics club.

COURSE DESCRIPTION

General Catalog: Discusses money, financial institutions, and the monetary-financial system in a modern economy.

In this advanced course, you will gain an understanding of money, financial institutions, and the monetary-financial system in today's economy. We will examine the role of money supply, banks, central banks, analyze current issues in monetary policy, and evaluate the resultant economic impacts both nationally and internationally.

COURSE OBJECTIVES

Through this course, you'll develop the following skills::

- Explore the structure of money, banking, and financial institutions.
- Evaluate the impact of present and future value, as well as risk, on Money issues.
- Analyze current issues in money growth and monetary policy.
- Hone your ability to think about complex economic issues in a logical objective manner.
- Communicate the results of economic analysis in a clear and professional way.
- Further your analytical, research and writing skills.

COURSE PREREQUISITE: Econ 3080 (Intermediate Macroeconomics) grade of C- or better.

COURSE WEBSITE Our course is on [Canvas](#). You will access your textbook, notes, any further additional readings and most importantly your grades via Canvas. To access Canvas

- Login using your CU-Boulder identikey and password at <https://canvas.colorado.edu>
- Under Course List, **click “Econ 4111: Money and Banking”**

TEXTBOOK (REQUIRED):

Money, Banking, and Financial Markets by Stephen Cecchetti and Kermit Schoenholtz, 6th edition with access to Connect. Connect is where you will read your textbook and complete some graded assignments. You will access Connect through our course website on Canvas.

- Get up and running in Connect by following the registration instructions on [this page](#) or by clicking on any connect based assignment.
- *You may purchase or rent a used paper text if you prefer but you **must have** access to Connect.*

There is grace access to Connect till Sept 13th. This means if you are waiting for financial aid or want to delay payment for any reason, choose the free trial/courtesy access option when registering. Connect will alert you when the free trial has expired and will prompt you to pay. Your coursework and grades will then continue seamlessly. Depending on your student status you have two options for purchasing your required textbook and Connect access, through the campus store. Both options grant you immediate digital access to your course materials via the Canvas page on the first day of classes.

Option 1: CU Book Access: CU's new equitable access course materials program, CU Book Access, is available to eligible students for a flat rate of **\$279+ tax**. You can check your eligibility by looking for this option on your tuition bill or by visiting the "My Course Materials" tab on your Canvas page. For more information peruse [FAQs about Book Access](#). If you decide that this option isn't right for you, please remember to opt out by **September 13th** to avoid the \$279 charge.

Option 2: Day "1" Digital Access: If you choose not to opt for CU Book Access, or are not eligible for it, you can choose "Day 1 Digital Access" for this course at the cost of **\$87.95 + tax**. This charge applies only to our course. You can choose to opt out of this option no later than **September 13th** otherwise you will be charged for the materials.

However, should you opt out of this choice as well, please note that while you won't be charged, you will lose access to the course materials, and you will have **no way to complete assignments**. You will then need to buy the e-book and connect access from McGraw Hill directly.

SUPPLEMENTAL READINGS AND DATA EXERCISES

Supplemental readings and other materials will be provided in Canvas system. Unless marked as optional these are REQUIRED readings. **I will test you on these.** You will need to activate the University provided subscription to [Wall Street Journal](#) and [New York Times](#).

INSTRUCTIONAL METHODOLOGY AND DELIVERY

This course is completely delivered, **asynchronously** using the CU Canvas system. This is a 100% online course, with NO real-time meetings. This format will use a combination of readings, online discussion, and other web-based resources available online for you to access. You will submit assignments in accordance with the course outline using Canvas.

GENERAL COURSE ANNOUNCEMENTS

I make announcements on the course home page on Canvas or via email. I send a course announcement start of every module-and more as required. Please check the course "announcements" section, and your official "Colorado.edu" email account in a timely fashion. You should choose to have canvas "notify" you immediately for course announcements.

COURSE OUTLINE

I've organized the course content into 14 lecture modules, and we will cover 1 module a week. I generally aim to maintain the course due dates and content as load out. If any changes are necessary, I will notify you through Announcements. You can find the "Course Outline" under the "Syllabus" link on Canvas.

EVALUATION AND GRADING

I use multiple performance measures throughout the course to assess student mastery of the content and learning outcomes. Course grades will be determined as shown below:

Type of Assessment	Times offered	Number counted towards grade	Points per Assignment	Grade Points	Grade Percentage
Prep Work	14	13	10	130	13
Assignment	12	11	40	440	44
Connections	3	2	20	40	4
Check-Ins	3	2	20	40	4
FOMC project	over the sem		50	50	5
Midterm	1	1	150	150	15
Final	1	1	150	150	15
Grade	Total			1000	100

COURSE GRADING CRITERIA

I assign letter grades based on the following criteria:

Grade	Percentage Grade	Equivalent Points	Indicates
A	93-100	930 – 1000	Excellent
A-	90-92.99	900 – 929	
B+	87-89.99	870 – 899	
B	83-86.99	830 – 869	Above Average
B-	80-82.99	800 – 829	
C+	77-79.99	770 – 799	

Grade	Percentage Grade	Equivalent Points	Indicates
C	73-77.99	730 – 769	Average
C-	70-72.99	700 – 729	
D+	67-69.99	670 – 699	
D	63-67.99	630 – 669	Below Average
D-	60-62.99	600 – 629	
F	0-59	600 or lower	Fail

TYPE OF ASSESSMENTS

A grading rubric and more detailed information is available with each assignment.

PREP: Prep activity revolves around math or writing about economics being used that week or concepts necessary to be successful in that module. Each Prep Assignment is worth 10 points. These are open book and open note. There will be 14 Prep activities, in total, and the lowest of these prep assignments will be dropped from your final grade calculation. These are due by **Thursday** midnight of each module. Credit is awarded only when completed by the due date. Budget about **30-60 minutes** per prep.

ASSIGNMENTS: Each module there is a 40-point problem set, discussion, or data exercise (or a combination there of) assignment. There will be twelve (12) Assignment activities, in total, and the lowest of these will be dropped from your final grade calculation. These are due **Monday** midnight and credit is awarded only when completed by the due date. Budget around **2-hours** per module assessment.

PROBLEM SETS: Problem sets will include a combination of multiple choice, calculations, and short answer questions and will be open book and open notes. Take these seriously to prepare for exams. You will only be allowed one take on these.

Data exercises will require you to manipulate and interpret data related to macro-economic issues. These data exercises will be accessed through Canvas, Econ Low Down or FRED.

CONNECTIONS and **CHECK-INS** are opportunities for you to make connections with the instructor and with your peers: meet and greet with the instructor, raise a discussion question, answer a discussion question, make concept maps, lead a study group, help a classmate with exam prep and so on.

FOMC project will track and try to predict what the FOMC does. There are 3 FOMC meetings during the course: Sept 19-20, Oct 31-Nov 1, and Dec 12-13. Your solo and your team's presentation will need to address the following elements: analysis of current economic conditions, a forecast of near term economic and financial conditions relevant to the formulation of monetary policy; discussion of significant risks to the economy that should receive special attention in formulating monetary policy and monetary policy recommendation, encompassing both traditional tools and newer approaches as warranted. Presenters should give supporting reasons for their recommendation. We will roughly follow the [FED Challenge guidelines](#) and if you are interested in submitting your group project to the FED let me know. The project will be broken in 6 parts:

- Sept 21: Solo evaluation of Sept 19-20 meeting outcome (5 points)
- Oct 10th: Meeting of Group, with roles assigned. (5 points)
- Nov 2nd: Paired evaluation of Oct 31-Nov 1 meeting outcome (10 points)
- Nov 17th: Update on Meeting of Group, with roles assigned. (5 points)
- Dec11th: Group uploads a final verdict presentation before Dec meeting. (20 points)
- Dec14th: Solo reflection on how your prediction compared to FOMC (5 points)

EXTRA CREDIT

I typically offer up to 50 points of extra credit (= maximum 5% of the course grade) during the semester for completing certain activities. These extra credit opportunities will be available to all and announced on Canvas. Extra class activity points will also roll over for extra credit (max 50 points)

EXAMS

- **PRACTICE EXAMS** – You'll have two practice exams—one before each main exam. These are there to help you prepare for the actual exam and you can take them as many times as you want.
- **EXAMS**- You'll have two exams in this course. These exams will include multiple choice, calculations, and short answer questions. They will be completed under proctored conditions.
- **SCHEDULED TIMES FOR EXAMS:**
 - **Midterm:** Thursday Oct 19th - Sunday Oct 22nd
 - **Final:** Thursday, Dec 14th- Dec 17th

You will need to plan for proctored examinations in this course. Proctors oversee exams according to University of Colorado Boulder guidelines to ensure academic integrity. So, *who can be my proctor?*

If you are in Boulder or nearby, you can take your exam:

1. **In Person:** You have the option to take the exam in person, under the supervision of an online class instructor. This choice comes at no additional cost. Please be aware that this opportunity is available during specific times within the exam period. A sign-up sheet will be distributed prior to the exams.
2. At the **University Testing Center** on-campus in Boulder, CO. There may be a cost to using the testing center. This option is only available M-F during regular business hours.
3. With **Proctorio**, an online proctoring is a service to ensure academic integrity. You must have access to a computer with a webcam and a microphone. There is no cost for using Proctorio.

If you outside of Boulder, you can take your exam:

1. At an **accredited college or university testing center** in your town or nearby. There may be a cost for using this testing center.
2. With **Proctorio or a comparable online proctoring service as determined by the Online Economics Dept.** to ensure academic integrity. You must have access to a computer with a webcam and a microphone. There is no cost for using Proctorio.

The course on Canvas has more detailed information about proctoring. If you are in a rural area or on a military base, you may need to be approved to use a person as a proctor and information is provided on Canvas for this approval process.

EXPECTATIONS OF INSTRUCTOR

I take my role as your instructor very seriously. I care about how well you do in this course and that you learn. To that end, it is my commitment to respond individually to the work you submit in this class and to return your work in a timely manner. I usually take a week to grade assignments. IF the grading of your work takes longer, I will keep you informed of my progress and make every effort to return your work with feedback as soon as I can.

I also believe in protecting Student privacy ([Family Education Rights and Privacy Act](#)). I do not publicly post grades and do NOT give out grades on email. You will have to check your grades in the grade book area of Canvas. Often, I will leave comments in the comment box or rubric of the assignment. You should check the comments and rubrics section of your grades to check why your work was assessed in a certain way. For more detailed feedback, if you wish to rework your assignment, or a grade review, we will need to meet in office hours or via appointment.

COMMUNICATION WITH DR B:

- **STUDENT DROP IN HOURS (AKA OFFICE HOURS):** I will hold online office hours each week on Zoom. I welcome you to contact me outside of that time and will be happy to arrange a different meeting time in Zoom, on campus, or via phone that accommodates both of our schedules. I encourage you to meet with me frequently. This time is set aside for you and me and I hope to talk with you about the course, the assignments, or just chat about life.
- **EMAIL:** Email is absolutely the best way to get in touch with me, except in case of emergencies. I try to be prompt about replying to e-mail. However, you should give me about **24-48** hours to respond

depending on the nature of the question. All email correspondence must take place using your **Colorado.edu** email address (in which case your email must include your name, and your course number) or your **canvas** account. **Sometimes email gets lost (goes into spam), or slips my notice, so if you have not heard back from me in 2 days, do not hesitate to send another email.**

- **PHONE:** +1 (720) 609-7071. This is my cell phone number. Call, or text me anytime between 10 am – 7 pm MST. IF I do not answer, leave a message, or send a text regarding when it is a good time to get a hold of you and I will call you back. Realize that all questions cannot be answered over the phone, and I may ask to meet with you (on zoom) anyways.
- **GroupMe and Discussion Boards on Canvas:** I check the class group me and discussion boards once a day.

COURSE POLICIES (THINGS THAT AFFECT YOU)

LATE WORK: You're responsible for submitting assignments by the due date. While there are usually no extensions, you can often turn in most work up to three days late. The grade penalty for this late work is a **reduction by one full letter grade for this period.** There are also 2 catch up periods built into the schedule, when you can turn in late work for a 30 percent penalty. This work will need to be pre-approved by me.

Realize that I will drop some of your grades so you can miss a whole module and still be ok. The exceptions I may consider are sickness, university excused function, military service, or circumstances beyond the students' control. I reserve the sole right to determine what grounds constitute a reasonable excuse for missing or submitting a late work assignment.

Anticipated Responsibilities: If you know in advance that you will have difficulty meeting a deadline (soft or firm) because of school, ROTC, family, religious or extra-curricular related responsibilities, reach out to me **in advance** and we'll try to make a reasonable adjustment.

EMERGENCIES: Talk to me, as soon as you can, and we'll do our best to find a way for you to keep up.

Late Work is not accepted for Exams, Connections -Check Ins, and some time bound Assignments

TUTORING

The Economics Department provides a free drop-in tutorial office which offers assistance on all core courses in the major, and occasionally on other undergraduate courses in the Department. The department also maintains a list of tutors available for hire

ACADEMIC SUPPORT SERVICES

Students have access to a range of instructional support services, including the writing center, guidance on personal or educational issues, and library resources. You can find more information about their services by visiting the websites linked under Resources tab on Canvas or by discussing them with me!

CLASS BEHAVIOR

You and I, both, play a vital role in creating a positive online learning environment. It's important for us to treat each other with respect and consideration. Showing kindness, understanding, and respect is especially crucial when we're talking about topics that touch race, color, national origin, sex, pregnancy, age, disability, creed, religion, sexual orientation, gender identity, gender expression, veteran status, political affiliation, or political philosophy. See more on the policies on [classroom behavior](#) and the [Student Code of Conduct](#). If anyone isn't following these guidelines, there could be consequences.

PREFERRED STUDENT NAMES AND PRONOUNS

You can update your preferred names and pronouns through the student portal; your preference will then appear on the class roster. If you choose not to make these updates, your legal name will appear on the class roster. Your comfort is important to me, so please feel free to make any necessary changes.

ACCOMMODATION FOR DISABILITIES

[Disability Services](#) evaluates accommodations based on documented disabilities within the academic context. If you're eligible for accommodation due to a disability submit your request via Accommodate promptly. I cannot make retroactive allowances, so it's best to complete this process as soon as possible. Information on requesting accommodations is located on the [Disability Services website](#). Contact Disability Services at 303-492-8671 or dsinfo@colorado.edu for further assistance.

If you have a temporary medical condition, or require medical isolation for which you require accommodation, contact me for due date flexibility, See [Temporary Medical Conditions](#) on the Disability Services website for other accommodations.

MENTAL HEALTH AND WELLNESS

If you are struggling with personal stressors, mental health or substance use concerns that are impacting academic or daily life, please contact [Counseling and Psychiatric Services \(CAPS\)](#) located in C4C or call (303) 492-2277, 24/7. Free and unlimited telehealth is also available through [Academic Live Care](#). The Academic Live Care site also provides information about additional wellness services on campus that are available to students.

REQUIREMENTS FOR INFECTIOUS DISEASES

Members of the CU Boulder community and visitors to campus must follow university, department, and building health and safety requirements and all public health orders to reduce the risk of spreading infectious diseases.

The CU Boulder campus is currently mask optional. However, if masks are again required in classrooms, students who fail to adhere to masking requirements will be asked to leave class. Students who do not leave class when asked or who refuse to comply with these requirements will be referred to Student Conduct & Conflict Resolution. Students who require accommodation because a disability prevents them from fulfilling safety measures related to infectious disease will be asked to follow the steps in the "Accommodation for Disabilities" statement on this syllabus.

For those who feel ill and think you might have COVID-19 or if you have tested positive for COVID-19, please stay home and follow the [further guidance of the Public Health Office](#). For those who have been in close contact with someone who has COVID-19 but do not have any symptoms and have not tested positive for COVID-19, you do not need to stay home.

HONOR CODE

*"On my honor, as a University of Colorado Boulder student
I have neither given nor received unauthorized assistance."*

All students enrolled in a University of Colorado Boulder course are responsible for knowing and adhering to the Honor Code. Violations of the policy may include plagiarism, cheating, fabrication, lying, bribery, threat, unauthorized access to academic materials, submitting the same or similar work in more than one course without permission from all course instructors involved, and aiding academic dishonesty.

Plagiarism is a form of academic dishonesty. Plagiarism is defined as the use of another's ideas or words without appropriate acknowledgment. Examples of plagiarism include failing to use quotation marks when directly quoting from a source; failing to document distinctive ideas from a source; fabricating or inventing sources; and copying information from the Internet.

All incidents of academic misconduct will be reported to [Honor Code](#), 303-492-5550. Students found responsible for violating the academic integrity policy will be subject to nonacademic sanctions from the Honor Code as well as academic sanctions from the faculty member. Additional information regarding the Honor Code academic integrity policy can be found at the [Honor Code Office website](#).

ChatGPT, AI help: New AI tools like ChatGPT can be an amazing assistant much like a calculator. The best way to use is it for idea generation, synthesis, rephrasing, essentializing and gathering information about the typical understanding of a topic. **However, it should be you that guides, verifies, and crafts your ultimate answers, so please don't just cut, and paste without understanding.** The material generated by these programs may also be inaccurate, incomplete, or otherwise problematic. Be aware that use may also stifle your own independent thinking and creativity. In short:

1. You may not use AI-based tools to cheat on assessments.
2. You may not submit any work/answers generated by an AI program as your own.
3. You may use AI programs e.g., ChatGPT to help generate ideas and brainstorm.
4. If you include "any" material generated by an AI program must be clearly marked as such, including the specific tool(s) used. For example, if you use ChatGPT-3, you must cite "ChatGPT-3. (YYYY, Month DD of query). "Text of your query." Generated using Open AI. <https://chat.openai.com/>"
5. You must be transparent in how you used the AI-based tool, including what work is your original contribution. An AI detector such as [GPTZero](#) may be used to detect AI-driven work.
6. You must ensure your use of AI-based tools does not violate any copyright or intellectual property laws.

SEXUAL MISCONDUCT, DISCRIMINATION, HARASSMENT AND/OR RELATED RETALIATION

CU Boulder will not tolerate acts of sexual misconduct (harassment, exploitation, and assault), intimate partner violence (dating or domestic violence), stalking, or protected-class discrimination or harassment by members of our community. Individuals who believe they have been subject to misconduct or retaliatory actions for reporting a concern should contact the Office of Institutional Equity and Compliance (OIEC) at 303-492-2127 or cureport@colorado.edu. Information about the OIEC, university policies, [anonymous reporting](#), and the campus resources can be found on the [OIEC website](#).

Please know that I have a responsibility to inform OIEC when made aware of incidents of sexual misconduct, dating and domestic violence, stalking, discrimination, harassment and/or related retaliation, to ensure that individuals impacted receive information about options for reporting and support resources.

RELIGIOUS HOLIDAYS

I am committed to treating all students fairly and reasonably when it comes to conflicts arising from religious obligations. If any scheduled exams, assignments, or required attendance clash with your religious commitments, please reach out to me. Given the flexible timeline for completing assignments in this class, it's important that you contact me at least two weeks before hand if you expect a religious holiday to affect your coursework completion. See the [campus policy regarding religious observances](#) for full details.

INCOMPLETE POLICY

Incomplete grades (IW or IF) are NOT granted based on low academic performance. You may initiate requests for incomplete grades when circumstances prevent you from fulfilling class requirements within the semester. To be considered for an incomplete grade, you must have completed a significant portion of coursework. If approved, I will specify the conditions for completing the coursework, the time frame for completion, or whether the class needs to be retaken. You can look up the policy at <https://catalog.colorado.edu/undergraduate/credits-grading/>

WITHDRAWAL POLICY:

You can drop or withdraw from the course using [Buff Portal](#). You may also submit an [online withdrawal form](#) or send an email to ceregistration@colorado.edu. Dropping by 11:59 p.m. on Tuesday, September 19, won't cost you any tuition, and it won't show up on your transcript. If you withdraw after this deadline, you'll get a "W" grade on your transcript, and you won't get a full refund. If you miss the deadline and don't drop, you might end up with an F grade and still have to pay for the course.

Full Session (14 weeks) CE deadlines

Add/Waitlist Deadline	Sept 12
Deadline to Drop with 100% Tuition Adjustment	Sept 19
Deadline to Withdraw with 60% Tuition Adjustment*	Oct 3
Deadline to Withdraw with 40% Tuition Adjustment*	Oct 17
Deadline to Request Pass/Fail	Nov 7
Deadline to Withdraw without Petitioning, No Tuition Adjustment	Nov 7
Deadline to Withdraw from All Courses in Session	Dec 13
Course Ends	Dec 14

TECHNOLOGY REQUIREMENTS AND SUPPORT

- The [Canvas Computer Specifications Page](#) lists recommended system requirements.
- The [Supported Browsers Page](#) for the detailed list of internet browsers in Windows, MacOS, iOS and Android.

TECHNICAL HELP

- Canvas technical support: Click the "help" (?) icon on the left side of Canvas, once logged in.
- Connect: Help Click the "help" (?) icon on the right side of your webpage, once logged in.
- CU Boulder OIT - 303-735-4357 (5-HELP) or help@colorado.edu
- Students are responsible for maintaining or accessing a computer system capable of participating in all aspects of this course. This includes, but is not limited to, running the Canvas and proctorio software. If for any reason you are having technical difficulties that are limiting or preventing your full participation in the class, **please contact the appropriate Help desk immediately, and then notify the instructor.**

NETIQUETTE

I hope that we will all strive to develop a positive and supportive environment for each other. Due to the nature of the online environment, there are some things to remember regarding one's online behavior and how it may impact others:

1. Always think before you write. In other words, without the use of nonverbals with your message, your message can be misinterpreted. So please think twice before you hit submit.
2. Keep it relevant. There are places to chat and post for fun everyday stuff. Do not stray from the discussion in the assigned questions.
3. Never use all caps. This is the equivalent of yelling in the online world. It is not fun to read. Only use capital letters when appropriate.
4. Make sure that you are using appropriate grammar and structure. In other words, I do not want to see anyone writing "R U" instead of "are you". There are people in the class that may not understand this type of abbreviation, not to mention it does nothing to help expand your writing and vocabulary skills. Emoticons are fine if they are appropriate. A smile ☺ is welcome, anything offensive is not.
5. Treat people the same as you would face-to-face. In other words, it is easy to hide behind the computer. In some cases, it empowers people to treat others in ways they would not in person. Remember there is a person behind the name on your screen. Treat all with dignity and respect and you can expect that in return.
6. Respect the time of others. This class is going to require you to work in groups. Learn to respect the time of others in your group and your experience will be much better. Always remember that you are not the only person with a busy schedule, be flexible. Do not procrastinate! You may be one that works best with the pressures of the deadline looming on you, but others may not be that way. The same is true for the reverse. The key to a successful group is organization, communication, and a willingness to do what it takes to get it done.

Website: <http://www.albion.com/netiquette/corerules.html> Compiled by Melissa Landin, Instructor, Dept. of Communication, Inver Hills Community College, mlandin@inverhills.edu

SOME TIPS FROM DR B

- Recognize that most students find economics to be challenging and time consuming.
- Budget smaller chunks of time spread over the week complete any work due that module.
- Ask "specific" questions by e-mail and in class discussion. When emailing me, please let me know which course you are taking with me and please be as specific as you can. The more specifics you provide, the faster I can get back to you with the answer.
- Make sure you pencil in due dates or sync [Canvas calendar](#) to your main calendar for reminders.
- Create virtual study groups : [Zoom](#) and [Google Hangouts](#) are great resources.
- Check in with yourself regularly about how you're spending your time. How much time are you dedicating to reading and assignments? Are you underestimating the time it takes to get things done? Are you cramming the night before for exams and other assignments? Use this self-reflection to adjust your routine.
- Show up for drop-in (office) hours.
- Do not wait until the end of the semester when it is difficult, if not impossible, to correct any difficulties or makeup any missing work.

You have worked hard to be here; you belong here. I'm excited you are in the course, and I hope it will be a great semester. I look forward to working with you - Dr B