



UNIVERSITY OF COLORADO BOULDER
MONEY AND BANKING
ECON 4111-581
FALL 2025: SEPT 2ND - DEC 5TH 2025
Instructor: Dr Alpna Bhatia

	DR BHATIA	IMPORTANT DATES
OFFICE HOURS:	TUES, WED, AND THURS: 10 AM –11:30 AM,	Midterm: Oct 17- Oct 19 (Friday - Sunday)
	AND VIA APPOINTMENT ON ZOOM	Final: Dec 5 – Dec 7 (Friday)
Zoom:	HTTPS://CUBOULDER.ZOOM.US/MY/ALPNABHATIA	Reading Days: Oct 9 th Thurs
EMAIL:	alpna.bhatia@colorado.edu	Fall Break: Nov 24- Nov 28
OFFICE:	6A in basement	<u>CE Calendar</u>

INSTRUCTOR

Dr. Alpna Bhatia (Dr. B)—that's me! I have a Ph.D. in Economics from the University of Colorado at Boulder (Go Buffs!) and I've been teaching for over 20 years. I'm very interested in exploring gender issues, sustainable development, current macroeconomics, and the scholarship of teaching and learning. My research focuses on creative and explorative approaches to economic education, now including the use of LLMs. I'm passionate about teaching and connecting with students as we build a supportive learning community together. I am also the faculty sponsor for 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'll study money, financial institutions, and the monetary–financial system in a modern economy. Together we'll look at the structure of money markets and banks, the role of central banks, current debates in monetary policy, and the impacts of these policies at both the national and international level.

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
- Further your analytical, research and writing skills in Economics.

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 -581”**

COURSE MATERIALS

Textbook (required): Money, Banking, and Financial Markets by Stephen Cecchetti and Kermit Schoenholtz, 6th edition, evergreen release, 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](#), by clicking on any connect based assignment in the canvas course, or on the Connect button on the Left-hand side menu of our course.
- *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 for the 1st week. 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 platform access, through the campus store: either standalone or through First Day Access. Both options grant you immediate digital access to your course materials via the Canvas page.

SUPPLEMENTAL READINGS AND DATA EXERCISES

I will post supplemental readings and data exercises (using tools like FRED) in Canvas. Unless I've marked them as optional, plan to complete these activities — they're designed to strengthen the skills you'll use throughout the course. You will not need to buy access to these¹.

INSTRUCTIONAL METHODOLOGY AND DELIVERY

This class is completely **asynchronous, entirely online** – with no in-person meetings. In this setting, engagement means three things: staying active with the material, connecting with your peers, and staying connected with me. You will submit assignments in accordance with the course outline using Canvas.

COURSE OUTLINE

The course content is broken into 13 modules, and we will cover one module per week. We will follow the course due dates and content as laid out in the course schedule. This schedule is available on our Canvas course page under the 'Syllabus' link. Please refer to it for specific due dates and topics covered each week. If any changes are necessary, I will notify you through class Announcements.

COURSE ANNOUNCEMENTS

I post a course announcement at the start of every module, with extra updates if needed. Announcements highlight key priorities and due dates for the module. They appear on the Canvas home page and forward to your Colorado.edu email. Make sure to check these regularly.

EVALUATION AND GRADING

Your final grade in this course is based on 1000 points. You'll show your learning in different ways — through weekly activities, problem sets, and exams. These multiple measures let me see both your steady progress and your overall mastery of the course outcomes.

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- ¹ I highly recommend you activate your free student subscriptions to the [Wall Street Journal](#), [New York Times](#) and [Financial Times](#)

Here's how your grade is built:

Due (every week unless notes)	Assessment	Times offered	Number counted towards grade	Points per Assignment	Grade Points	Grade Percentage
Tuesday every week	Connections	13	12	10	120	12
Thursday every week	Prep Work	13	12	15	180	18
Sunday every week	Assignment	10	9	40	360	36
Oct 17- Oct 19	Midterm	1	1	150	170	17
Dec 5th	Final	1	1	150	170	17
	Grade	Total			1000	100

COURSE GRADING CRITERIA

I use the following scale to assign final letter grades, and I do not round grades. You can always see your running total in Canvas as the semester goes. If you have concerns about where you stand, I encourage you to reach out early so we can talk through your options together.

Grade	Percentage Grade	Equivalent Points	Indicates
A	94-100	940 – 1000	Excellent
A-	90-93.99	900 – 939	
B+	87-89.99	870 – 899	
B	83-86.99	830 – 869	Above Average
B-	80-83.99	800 – 839	
C+	77-79.99	770 – 799	

Grade	Percentage Grade	Equivalent Points	Indicates
C	73-77.99	730 – 769	Average
C-	70-73.99	700 – 739	
D+	67-69.99	670 – 699	
D	63-67.99	630 – 669	Below Average
D-	60-63.99	600 – 639	
F	0-59	600 or lower	Fail

TYPE OF ASSESSMENTS

I use different kinds of assignments to see how well you understand and can apply what you're learning. This mix gives you more than one way to show your strengths and helps me see your progress across the semester. Exams are designed to test your mastery at key points in the course, but the steady work you do in weekly activities is just as important, giving you regular opportunities to practice and demonstrate your learning.

I've built in "drops" for certain activities, and most assignments can be submitted up to 3 days late with a daily penalty. Exams, Connections, and some time-bound activities must always be submitted on time.

Connections and Check-ins are short, low-stakes activities that help you engage with new material, your peers or me. There will be 13 such activities throughout the course, each worth 10 points. They are typically due every Tuesday, with peer responses due by Thursday for select activities, as indicated in the

assignment instructions. Plan to spend about 30 minutes on each connection. Please note that Connections and Check-ins cannot be made up. However, your lowest Connection score will be dropped from your final grade calculation.

Prep Activities give you focused practice with the concepts or data that matter most in each module. They're open-book and open-notes. There will be 13 Prep activities, each worth 15 points. They are due on Thursday at midnight each week, and you should budget about 60 minutes per activity. Your lowest prep scores will be dropped from your final grade calculation.

Assignments include 40-point problem sets or data exercises for each module. Problem sets will combine multiple choice, calculations, and short answer questions, and are open book and open notes. Take these seriously as they are designed to prepare you for exams. Data Exercises are your primary opportunities to apply economic theories to real-world scenarios, solve more complex problems, and demonstrate your analytical skills, requiring deeper thought and effort. There will be 10 Assignment activities in total, each worth 40 points. They are due by Sunday midnight of the following week. Plan for about 3 hours per assignment. Your lowest 1 Assignment score will be dropped from your final grade calculation.

A grading rubric and more detailed information is available with each assessment. Always keep a copy of all work created for the course, including work submitted through Canvas, in case of glitches.

EXAMS- There are two (2) exams. The exams will be multiple choice, calculations, and short answer questions and will be closed book, and completed on Canvas in a proctored setting. Exams are **challenging** but not meant to trip you up. The goal is to test your deep understanding of the material and make sure you can apply what you've learned

SCHEDULED TIMES FOR EXAMS:

- **Midterm:** Oct 17- Oct 19 (Friday - Sunday), cover Modules 1--7
- **Final: is due Dec 5** –but we will have some courtesy extensions through Dec 7 (Friday - Sunday) covers Modules 8-13
- **PRACTICE EXAMS** – There will be two (2) practice exams, one before each exam that you can take 2 times as part of the **prep** for that module.
- 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.
- The course on Canvas has more detailed information about proctoring. If you are in a rural area or on a military base, and you may need to be approved to use a person as a proctor and information is provided on Canvas for this approval process.

Proctoring Options:

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

1. With an online-class instructor at the Department of Economics. There is no cost for using this option. This option is only at selected times during the exam period. A sign-up sheet will sent before exams.
2. At the University Testing Center on-campus in Boulder, CO. There may be a cost for using the testing center. This option is only available Monday through Friday during regular business hours.
3. With Proctorio or a comparable online proctoring service as determined by the Online Economics Dept. Online proctoring is a service that uses a webcam and microphone to ensure academic integrity. To use this service, you must have access to a computer with a webcam and a microphone. There is no cost for using Proctorio.

If you are 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. Online proctoring is a service that uses a webcam and microphone to ensure academic integrity. To use this service, you must have access to a computer with a webcam and a microphone. There is no cost for using Proctorio.

SMARTBOOK: Each chapter has an associated SmartBook activity on Connect. You complete this activity by answering questions until you reach a target score, and you'll receive full credit (a grade of 100%) for completing it. While these activities **aren't graded** towards your course total, they're designed as a valuable study tool. While some students find them incredibly effective and really enjoy studying with them, others find them a bit frustrating, as they can be quite time-consuming. You probably know by now what study methods work best for your individual learning style. My advice: I highly encourage you to at least try using SmartBook for topics you're struggling with, even if you don't complete them for the whole chapter. Pacing yourself and doing a few questions a day can make a big difference. You can also turn reflection on these as part of check-ins.

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)

COMMUNICATION WITH DR B: Staying connected is key to your success in this course!

- I make **announcements** on the course home page on Canvas or via your official Colorado.edu 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.
- **STUDENT DROP IN HOURS (AKA OFFICE HOURS):** I hold online office hours each week on Zoom. These times are dedicated just for you! I encourage you to drop in with questions about course material, assignments, or even just to chat about economics. If these times don't work, I'm happy to arrange an alternative meeting time via Zoom, on campus, or by phone to fit both our schedules.
- **EMAIL:** For most questions and non-emergencies, email is the best way to reach me at **alpna.bhatia@colorado.edu**. I aim to reply promptly, usually within **24-48 hours** (excluding weekends). Please use your official Colorado.edu email address and include your course number in the subject line or message me through Canvas. If you haven't heard back from me within 2 days, please don't hesitate to send a gentle reminder – sometimes emails get lost!
- **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.

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 typically 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 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.

COURSE POLICIES (THINGS THAT AFFECT YOU)

LATE WORK AND DROP POLICY: I trust you to manage your time and submit assignments on time.

*I will not accept Late Work for Exams, Connections - Check Ins, and some time bound Assignments.
They must be turned in on time!*

However, I understand that life can be unpredictable, and I've designed flexibility into my grading policy to help you navigate those moments.

- **Late work** on preps and assignments can be submitted up to 3 days after the due date, with a 5% penalty per day. Common reasons such as internet problems, "I am traveling," personal vacations, or minor illnesses, and general time management issues are not considered valid reasons to waive the late submission penalty. If you submit work late due to these circumstances, the daily 5% penalty will still apply within the 3-day late window.
- Makeup work outside the 3-day late window requires pre-approval. I reserve the sole right to determine what grounds constitute a reasonable excuse for missing or submitting a late work assignment.
- **I strongly encourage you to submit work late for partial credit, as any points are valuable for your overall grade.**
- **Drop Policy:** I drop the lowest score in most graded categories (one Connect, one Prep, one Assignment, as detailed in the grading section). This policy is designed to help if you have a truly unavoidable issue that prevents you from submitting an assignment at all, or if you simply have a very low score for a particular assignment. The drop offers a final buffer for unexpected moments, including if you have other time commitments that occasionally impact your ability to perform at your best.
- For serious circumstances like major illness, university-excused functions, religious obligations, military service, or other situations truly beyond your control (including significant physical/mental health challenges or family emergencies), please contact me as soon as possible. My goal is to support you, so please reach out promptly so we can find a way for you to keep up.

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

AI USE IN THIS COURSE: GUIDELINES & EXPECTATIONS

In this course, we'll use Artificial Intelligence (AI) tools purposefully to enhance your engagement with economics, not to replace your critical thinking. My goal is to help you use AI wisely and ethically, preparing you for its role in professional settings. Assignments will fall into three clear categories regarding AI use, with specific instructions provided for each:

- **No AI Use:** Requires your original thinking only.
- **Limited AI Use (Assistive):** AI can help with editing or ideas, but your final work must be your own. **Citation is required for any AI material used.**
- **AI-leaning Assignments:** These assignments require you to actively experiment with and critically evaluate AI tools.

It is your responsibility to always check assignment instructions for specific AI guidelines. Remember, you are solely responsible for any errors in your work, regardless of AI use. You may not use AI tools to cheat on assessments or submit work generated entirely by AI as your own. Any AI material used must be clearly marked and cited. Submitting work that is simply cut-and-pasted without your analysis ("lazy use") will result in a zero (0).

If you have any questions about appropriate AI use, please **ask me**. For full details on this comprehensive policy, including specific examples and FAQs, please refer to the 'AI Use in This Course: Guidelines and Expectations' page on Canvas.

INCOMPLETE POLICY

Incomplete grades (IW or IF) are NOT granted for low academic performance. Requests for incomplete grades must be initiated by the student and only when, for reasons beyond their control, the student is unable to complete the class requirements within the semester of enrollment. A substantial amount of work must have been satisfactorily completed before approval for such an incomplete grade is given. If an instructor grants a request for an incomplete, the instructor sets the conditions under which the coursework can be completed and the time limit for its completion or if the class should be retaken.

For more information, please look up <https://catalog.colorado.edu/undergraduate/credits-grading/>

WITHDRAWAL POLICY:

Any student who wishes to withdraw from the course must submit a request directly to [Continuing Education](#). For complete information, please [visit their website](#)

TUTORING

The Economics department offers [free drop-in tutoring](#) in the Tutorial Lab. A list of tutors available for hire is also available at the [Dept](#) website. Both these are typically finalized by second week of classes.

CLASS BEHAVIOR

Both students and faculty are responsible for maintaining an appropriate learning environment, even in an online setting. Professional courtesy and sensitivity are especially important with respect to individuals and topics dealing with race, color, national origin, sex, pregnancy, age, disability, creed, religion, sexual orientation, gender identity, gender expression, veteran status, political affiliation, or political philosophy. Those who fail to adhere to such behavioral standards may be subject to discipline. For more information, see the policies on [classroom behavior](#) and the [Student Code of Conduct](#).

ACCOMMODATION FOR DISABILITIES

Disability Services determines accommodation based on documented disabilities in the academic environment. Information on requesting accommodations is located on the [Disability Services website](#). Contact Disability Services at 303-492-8671 or dsinfo@colorado.edu for assistance. Accommodations cannot be retroactive, so make sure to submit your accommodation letter in a timely manner. If you have a temporary medical condition 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 the university, department, and building health and safety requirements and all applicable campus policies and public health guidelines to reduce the risk of spreading infectious diseases. If public health conditions require, the university may also invoke related requirements for student conduct and disability accommodation that will apply to this class. If you feel ill and think you might have COVID-19 or if you have tested positive for COVID-19, please stay home and follow the [guidance of the Centers for Disease Control and Prevention \(CDC\) for isolation and testing](#). If you 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 but should follow the [guidance of the CDC for masking and testing](#).

PREFERRED STUDENT NAMES AND PRONOUNS

CU Boulder, and I recognize that your legal information may not always align with how you identify. You may update your preferred names and pronouns via the student portal; those preferred names and pronouns are then updated on class rosters. In the absence of such updates, the name that appears on the class roster will be your legal name. Your comfort and identity are important to me, so please feel free to make any necessary changes.

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, clicker fraud, submitting the same or similar work in more than one course without permission from all course instructors involved, and aiding academic dishonesty. All incidents of academic misconduct will be reported to the Honor Code (honor@colorado.edu; 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](#).

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.

SEXUAL MISCONDUCT, DISCRIMINATION, HARASSMENT AND/OR RELATED RETALIATION

The University of Colorado Boulder (CU Boulder) is committed to fostering an inclusive and welcoming learning, working, and living environment. 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 faculty and instructors 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

Campus policy regarding religious observances requires that faculty make every effort to deal reasonably and fairly with all students who, because of religious obligations, have conflicts with scheduled exams, assignments or required attendance. Because of the flexibility of timing of completion of assignments in this class, you must contact the instructor **at least two weeks** in advance if you anticipate that a religious holiday may impact your completion of coursework. For more information on the religious holidays most commonly observed by CU Boulder students consult the [online interfaith calendar](#). See the [campus policy regarding religious observances](#) for full details.

TECHNOLOGY REQUIREMENTS AND SUPPORT

- Visit the official [Canvas Computer Specifications Page](#) for the latest list of recommended system requirements.
- Visit 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!** I will work with you to ensure that your online learning experience is not hampered by technical issues. However, I can only help you if you bring the matter to my attention right away.

ADDITIONAL SUPPORT SERVICES

A variety of instructional support services, such as [writing center](#), [guidance on personal or educational issues](#), tutoring questions and [library resources](#) are available to the students. For more information about their services, visit their websites linked under modules on Canvas or talk to me!

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

In Short-

What I Expect from you

- **Approach the Class ready to learn-** Economics can be tough! Do the readings, come ready to learn, and ask questions.
- **Participate:** The more you participate in discussions and activities, the more you'll learn.
- **Be Respectful:** Treat everyone with respect, even if you disagree with them.
- **Communicate:** If you're struggling with anything (schoolwork, personal issues, etc.), please reach out to me. I'm here to help!

What You Can Expect from Me

- **I'll be responsive:** I'll get back to your emails and questions as soon as I can (usually within a day or two).
- **I'll provide feedback:** I'll grade your work carefully and give you constructive feedback.
- **I'm here to help you succeed:** I want you to learn and do well in this class. Don't be afraid to ask for help! *I look forward to working with you - Dr B*