



Course Syllabus

FIN 4323 - 2704

Bank Operations & Management Fall Term 2024-2025 (0640)

Welcome

Welcome to your 8-week Bank Operations & Management (FIN4323) course. The course emphasizes banking topics from a manager's point of view, but provides a lot of financial insight for students to utilize as consumers for their own households. Relevant topics include banking accounts and services, FDIC insurance, home lending, interest rates and more. Along with enhancing your personal financial knowledge, you will gain a greater understanding of the importance of a sound financial system to our economy.

Note that this is an 8-week "express" course, similar to many other upper-level courses at SPC. You will be completing the workload of what may normally be taught over 16 weeks in half the time. This will require significant dedication and time commitment to the course to be successful. All of the assignments (homework, quizzes, exams) are completed through MyCourses. A typical week has one or two chapters of material assigned, with work due Sunday nights. If you wait until Sunday or even until the weekend in general to get started, you may find it very difficult to finish the work and to keep up with the pace of the class. Getting behind in this manner does not afford students due date extensions, makeup work or other special benefits the rest of the class doesn't receive.

Please note: This is a *flex* course section with optional weekly meetings. Students are encouraged, but not required, to attend each week. The in-person meetings will be used to further discuss the weekly assignments and *spotlight* information included throughout the course.

Please go to the Course Home page and read through the complete welcome message. From there, go to Course Content and complete the initial modules that lead into Week 1.

Instructor Contact Information



Aaron DeSpain

Pronouns: he/him

Email

despain.aaron@spcollege.edu

Phone: 727-341-3252

Office and Online Chat Hours:

<https://web.spcollege.edu/instructors/id/despain.aaron>

Office Location:

13805 58th St N, Clearwater, FL 33760

Instructor Web Page:

<https://web.spcollege.edu/instructors/id/despain.aaron/BIO/>

Departmental Contact Information

Emmanuel Hernandez-Agosto, Ph.D.

Title: Dean, College of Business

Email: hernandez.emmanuel@spcollege.edu

Phone Number: 727-712-5407

Appointment Information: Call or Email contacts above to schedule an appointment

Michael Ewell, M.S.

Title: Associate Dean, Business

Email: ewell.mike@spcollege.edu

Phone Number: 727-791-2610

Appointment Information: Call or Email contacts above to schedule an appointment

Course Information

Prerequisite(s): Prerequisites: FIN 3403 with a minimum grade of C and Admission to BUS-BS program

Credit Hours: 3

Modality: Flex - On campus and/or online

Meeting Times and Location: MON 04:00 PM to 05:30 PM - EpiCenter EP-ET2429

Course Description: This course will provide a managerial examination of the major operating functions of the banking industry. Emphasis will be on the student developing a solid foundation from a managerial perspective of money and interest, deposits, negotiable instruments, bank loans, mortgages, commercial lending, specialized services, security, and ethics.

Course Objectives

1. The student will examine and analyze the rapidly changing business conditions of the banking industry by:
 - a. describing the history and evolution of modern banking.
 - b. identifying and assessing the major legislative and regulatory changes and their impact on the modern banking and financial services industries.
 - c. comparing and contrasting the characteristics of commercial, retail, and central banks.
 - d. assessing the influence of mergers on the banking industry.
 - e. comparing and contrasting banking services with other financial services.

2. The student will summarize and evaluate the major functions and operations performed by modern banks by:
 - a. identifying and analyzing the characteristics of the deposit function.
 - b. identifying and analyzing the characteristics of the payments function.

- c. examining and assessing the characteristics of the lending function.
 - d. assessing the flow of deposits and deposit regulations.
 - e. comparing and contrasting the types of negotiable instruments and changing forms of payments.
3. The student will summarize and appraise the legal and regulatory framework governing major banking functions and operations by:
- a. specifying federal and state regulatory and examination responsibilities.
 - b. explaining Federal Reserve and Federal Deposit Insurance Corporation (FDIC) requirements and interactions with the deposit and payment functions.
 - c. specifying statements of account rules for each account for both the bank and the consumer.
 - d. describing consumer protection laws that protect consumers from unfair practices.
4. The student will evaluate and specify the managerial policies, practices, and controls necessary to ensure the accuracy, integrity, and security of major banking operations and functions by:
- a. describing and assessing the organizational and procedural practices and controls used to ensure the accuracy and integrity of activities.
 - b. defining and explaining the types of frauds, scams and larcenies performed against banks and their customers.
 - c. appraising how ethics applies to financial institutions and how ethical dilemmas occur in banking.
 - d. analyzing and describing the Sarbanes-Oxley Act of 2002 and its impact on the banking industry.
5. The student will identify and outline the role and influence of technology on the performance, development, and management of banking functions and operations by:

- a. identifying and describing how the evolution of computers and telecommunications has affected banking services.
- b. explaining and describing how technology has provided online or electronic banking services.
- c. identifying and describing types of technology tools such as Automatic Teller Machines (ATMs) and smart cards and their impact on the banking industry.
- d. identifying and describing how 'electronic money' and automated payment systems affect monetary policies.

Important Dates

Class Dates: 12-AUG-2024 to 04-OCT-2024

Drop Date: 16-AUG-2024

Withdrawal Date: Please reference the Academic Calendar below

<https://www.spcollege.edu/academic-calendar>

Required Textbook and Other Resources



Principles of Banking

Required or Optional: Required

ISBN: 9780899827476

Publisher: American Bankers Association

Publication Date: 2020

Edition: 12

Notes

For additional information regarding the American Bankers Association, visit their website at www.aba.com. The organization offers a number of banking related programs leading to both diplomas and certificates. These programs can further enhance your banking/finance career.

Performance Assessment and Grading

Total points will be accumulated from chapter homework assignments, quizzes and exams.

Number	Type	Points
7	Homework	50
10	Quizzes	102
2	Exams	100
21	Total	250

A *Syllabus Quiz* and *Academic Honesty Pledge* are also included at the beginning of the course and worth one point apiece.

Grading Scale

Standard grading scale will be used (see below).

90 – 100% = A

80 – 89% = B

70 – 79% = C

60 – 69% = D

<60% = F

Curves to final grades are rare and not to be expected.

Late Work Policy

Exceptions to meeting assignment deadlines require an official documented excuse (i.e. family death, doctor's note, etc.). Please note that computer problems, minor sickness, travel, and lack of planning do not constitute an excuse for missing a deadline. This may mean you have to use computers on campus or somewhere other than your home or submit an assignment to the instructor's college email account if MyCourses is down (should the need arise). Again, there are no exceptions to this rule, so be sure to view all of the content and expectations within each weekly module ahead of time to confirm you can meet them for proper completion of this course.

Course Assignment Schedule

A color coded Assignment Schedule is included in Course Content. Students should save or print it for use as a quick reference guide to the course assignments.

Course Structure

The textbook contains ten chapters and all will be covered. It will be emphasized heavily in chapter Quizzes (one per chapter) and two exams. 'Spotlight' segments in MyCourses will be included in most weekly modules. They drill down further into select topics and the information will be tested in the exams. Weekly homework assignments will vary in type and may include article reaction, topic research, problems requiring solutions, etc. Some homework assignments may also relate to previous weeks' textbook material.

Communication Plan

This is a *flex* course section with optional weekly meetings. Students are encouraged, but not required, to attend each week. The in-person meetings will be used to further discuss the weekly assignments and spotlight information included throughout the course.

Aside from the weekly in-person meetings, important news, weekly previews, updates and/or weekly progress messages will be posted to the Course Home page. These messages will also be emailed to the class. Urgent messages may also be texted to individual students using the college SParC system. Students may email me any day of the week and expect a reply within 24 hours, although I usually reply quickly. Messages should be sent primarily through the MyCourses email system. In person, phone and Zoom meetings are also available for students to schedule in advance.

How to Be a Successful Student

Embarking on the journey of higher education can be transformative, and embracing the habits of successful students is a key component of that transformation.

Habits of Successful Students:

- Proactive and disciplined attendance: punctual attendance, active engagement in class activities.
- Actively seek to catch up on missed materials: acquire notes and assignments promptly.
- Engage in continuous study outside class: deepen understanding through self-study.
- Integrate feedback and seek extra credit opportunities.
- Remain fully involved in the educational process.

Mindset and Strategic Approach:

- Set realistic and specific learning goals for focus and direction.
- Recognize the value in each task to sustain effort.
- Maintain a positive attitude and break tasks into manageable parts.
- Regularly monitor progress and understanding.
- Embrace mistakes as learning opportunities for resilience and genuine interest in the subject.

Course Attendance

Participation in the course is essential to avoid being withdrawn for non-attendance. Participation is defined as reading and preparing for weekly lessons (especially prior to blended/flex class meetings, if applicable). It also includes completing and submitting ALL assignments on time and taking part in all other course communications in a timely manner. The **Assignment Schedule and Due Dates** document provides an overview of all assignments and due dates for this course, which are required for active participation.

Excused absences, of course, will not count against students. However, students must contact the professor to make appropriate arrangements and provide supporting documentation accordingly. Advance notice should be given to the professor whenever possible to arrange for alternatives.

Lack of attendance can result in students being administratively withdrawn. Attendance is reported to the college after Week 1 and the 60% point of the course (typically Week 5). For this course, **students will be considered 'absent' in Week 1 for attendance purposes if failing to complete (and submit on time) the homework assignment and at least one quiz for the week. After Week 5, students who have not completed at least 3 homework assignments, at least 4 of the course quizzes AND Test #1 will be considered lacking in sufficient participation.** See the additional SPC attendance policy information in the next section for more details.

SPC Policy: Attendance/Participation/Withdrawal

Withdrawing from a course with a "W" or "WF" may impact students' academic standing and financial aid eligibility including placing the student in early repayment. It is the student's responsibility to understand the consequences of withdrawing.

Attendance

College policy requires students to attend class prior to the published deadline to drop

with a refund. The instructor is required to report non-attendance and the student will be dropped after the first week of classes.

If you don't attend during the first week of the term, you will be automatically dropped, and the class removed from your schedule. If you receive financial aid, your award amount may be adjusted if the drop changes your enrollment status (e.g. full-time to part-time).

It is the student's responsibility to know the attendance policy of the class in which they are enrolled.

- Depending on the modality of the course, attendance may be online, LIVE Online, blended, or on-campus.
- For LIVE Online classes, attendance will be taken online during the normal class meeting time/days.
- Students who are feeling ill for any reason should communicate in a timely manner with their instructor regarding attending online instead of on-campus, and/or the responsibility of excused absences. Students are also responsible to discuss completing any missed work with the instructor.

Participation

College policy require the instructor to report any student who is not actively participating at the 60% point of a class. The instructor will report the student by the end of the week immediately following the 60% point of the class and the student will be withdrawn from the course and assigned a "W" grade. It is the student's responsibility to understand the instructor's requirements for 'active participation.

Student Withdrawals

You may drop a course through the [Drop with Refund](#) date listed on your Fee Schedule and be eligible for a refund, although withdrawing may affect your financial aid. If you withdraw prior to completing 60% of a class and receive any form of federal financial aid (grants or loans) you will be required to repay a portion. If you are thinking of withdrawing, please speak with your instructor, an [Academic Advisor](#) or a [financial aid counselor](#).

Withdraw requests submitted after the last date to withdraw with a "W" (see academic calendar) will result in a "WF". Students and instructors will automatically receive an email notification through their SPC email address whenever a withdrawal occurs. Students should consult with an academic advisor or financial assistance counselor prior to withdrawing from a class.

Students who wish to withdraw completely from SPC are not able to totally withdraw from all classes through MySPC. A student must contact an Academic Advisor to totally withdraw.

Technology Requirements & Policy

View the [MyCourses Minimum Technology Requirements](#).

If you need technical assistance, please [Contact the Technical Support Center](#).

Minimum Technical Skills: Students should know how to navigate the course and use the course tools (email, discussion, gradebook, etc.). MyCourses tutorials are available to students new to this LMS and are located at the beginning of the course. Most features on MyCourses are accessible on mobile devices, although it is recommended that you use a computer for quizzes, tests, and essay assignments.

Accessibility of Technology

- [MyCourses \(Brightspace by Desire2Learn\) Accessibility](#)
- [Microsoft Accessibility](#)
- [Google \(YouTube\) Accessibility](#)
- [Panopto Accessibility](#)
- [Turnitin Accessibility](#)
- [Cengage Accessibility](#)
- [McGraw-Hill Accessibility](#)
- [Pearson Accessibility](#)

Privacy

- [MyCourses \(Brightspace by Desire2Learn\) Privacy](#)
- [Microsoft Privacy](#)
- [YouTube Privacy](#)
- [Panopto Privacy](#)
- [Turnitin Privacy](#)
- [Cengage Privacy](#)
- [McGraw-Hill Privacy](#)
- [Pearson Privacy](#)

Academic Honesty Policy

You are expected to be honest in all your academic work. By enrolling at the College, you agree to abide by all the standards of academic honesty and integrity and failing to observe the rules may result in academic and disciplinary action, up to and including expulsion from the College. The academic honesty policy and procedures are available online:

- [Academic Honesty Policies, Honor Code](#)
- [Academic Integrity Policies and Procedures](#)

These documents include details on what is meant by:

- Cheating
- Bribery
- Misrepresentation
- Conspiracy
- Fabrication
- Collusion
- Duplicate submissions
- Academic misconduct

- Improper calculator, computer or online use

Some of your courses may include online material that is protected by copyright. This means that the work is available for you to use in your studies, but you can't copy and share the materials (copyright.gov). Please see [SPC's copyright information](#). It's your responsibility to be academically honest in all of your work.

Please note that utilizing so-called tutor sites like Course Hero, Chegg, Bartleby and Quizlet is strictly prohibited in this course. Students may not post documents, screenshots or other questions for help (or sharing) to these websites or similar ones (before or after the assignment is due). These sites do nothing more than facilitate cheating. Students should seek out additional help from their professor, the lab study resources and/or SPC tutors (information provided in MyCourses). Use of these sites will result in a zero for the applicable assignment(s) and may also result in an automatic 'F' grade in the course, particularly when assessment or Excel information is shared.

Generative AI Not Permitted

The best-known example of Generative AI (Artificial Intelligence) is ChatGPT, a chatbot that allows you to type a question as if you were talking to a real person, and it quickly offers a seemingly meaningful, original answer. Tools like this are powerful and can be useful in many contexts, but you must be aware of their limitations, as they can produce inaccurate, fabricated, and even offensive content. In addition, the work produced is not technically your own. In order to avoid violating [SPC's academic integrity policy](#), students must be sure to follow the course's policies regarding the use of artificial intelligence in academic work. The AI policies for this class are outlined below.

You are strictly prohibited from using use Generative AI (Artificial Intelligence), including ChatGPT and similar AI tools, in this course. The work produced by AI writing tools is not your own original work and is therefore unacceptable for the assignments in this course. If you cite AI-generated content, the work will be considered incomplete and receive a

zero. If you do not cite, the work will be considered plagiarism and receive a zero. If you have any questions about this, please reach out to me.

Turnitin

The instructor of this course may require use of Turnitin.com as a tool to promote learning. The tool flags similarity and mechanical issues in written work that merit review. Use of the service enables students and faculty to identify areas that can be strengthened through improved paraphrasing, integration of sources, or proper citation. Submitted papers remain as source documents in the Turnitin database solely for the purpose of detecting originality. Students retain full copyright to their works. Review the [Turnitin Usage Agreement](#) for full details. Students who do not wish to submit work through Turnitin must notify their instructor via course email within the first seven days of the course. In lieu of Turnitin use, faculty may require a student to submit copies of sources, preliminary drafts, a research journal, or an annotated bibliography.

View the [Reviewing a Turnitin/Originality Report](#) tutorial.

Learner Support and Other Student Resources

Use the following links to view web sites on SPC's:

- [Free Tutoring](#)
- [Accessibility Services](#)
- [Academic Support](#)
- [On-Campus and Online Support](#)
- [Student Services](#)

Additional Resources:

- [Academic Calendar](#)
- [Learning Resources](#)

- [Career Services](#)
- [International Student Services](#)
- [Veterans Services](#)

Code of Conduct

Code of Conduct

The behavior of all students in class should reflect a professional, respectful, and compassionate environment. Inappropriate or inconsiderate behavior will result in consequences. Students must be thoughtful of their comments, actions, and decisions, considering how these impact classmates and instructors.

Online Student Participation and Conduct Guidelines

The practices of courtesy and respect that apply in the on-campus classroom also apply online. Any discriminatory, derogatory, or inappropriate comments are unacceptable and subject to the same disciplinary action applied in courses offered on campus.

Netiquette

Whether you are in an online class or a physical classroom, certain behaviors are expected when you communicate with your peers and your instructors. You need to contribute to a positive learning/teaching environment, respecting the rights of others and their opportunity to learn. No one has the right to interfere with the teaching/learning process. Below are the traits of a successful student. These guidelines pertain whether your course is online or in the classroom. When communicating, you should always:

- Treat everyone with respect in every communication
- Use your professor's proper title: Dr. or Prof., or if you are in doubt use Mr. or Ms.
- Use clear and concise language
- Remember that college level communication should use correct grammar, whether written or spoken. Avoid slang.
- Use correct spelling and avoid texting abbreviations

- Avoid using the caps lock feature as it can be interpreted as yelling online
- Be cautious when using humor or sarcasm as tone is sometimes lost in an email or discussion post and, even when spoken, your message might be misunderstood
- Be cautious with personal information (both yours and others')

When you send an email to your instructor, department chair, dean, or classmates, you should:

- Use a subject line that describes what you are writing about
- Avoid attachments unless you are sure your recipients can open them
- Be clear, concise, and courteous
- Sign your message with your name
- Use your SPC email account to ensure delivery. Sometime emails from non-SPC accounts are stopped by the spam filter and the recipient may not receive it.

When posting to a discussion board, you should:

- Write posts that are on-topic and within the scope of the course material
- Take your posts seriously; review and edit your posts before sending
- Be as brief as possible while still making a thorough comment
- Always give proper credit when referencing or quoting another source
- Read all messages in a thread before replying
- Avoid repeating someone else's post without adding something of your own to it
- Avoid short, generic replies such as, "I agree." You should include why you agree or add to the previous point
- Always be respectful of others' opinions, even when they differ from your own
- Express any differing opinions in a respectful, non-critical way
- Not make personal or insulting remarks
- Be open-minded

Recordings in the classroom

Students may record lecturers in class for personal use (such as studying or documenting complaints to the institution) without explicit permission. However, students may not record non-lecture portions of class (such as skills labs, student group work, individual student instruction, Q/A sessions, recording studio critiques, group/individual production and computer lab time, practicums/internships, or clinical/simulation rotations) or other students without explicit permission, and may not disrupt class in making such recordings (such as trying to use a device with a calculator or calculator app in a class that does not allow calculators, or blocking the view or aisles for others in the class). Having an approved ADA accommodation is considered explicit permission to record from the college.

Students making such recordings may not share recordings without explicit permission and are personally liable for unauthorized dissemination. If in doubt, please discuss with your professor before class.

The instructor has the authority to ask a disruptive student to leave a classroom or lab. The instructor may also delete posts or materials from an online or blended class and/or take disciplinary action if disruptive behavior continues. This ensures that all students in the class have an opportunity to learn.

For additional information, review the [SPC Expectations for Student Conduct](#), [Online Student Participation and Conduct Guidelines](#), and the [SPC Netiquette Policy](#). Please strive to uphold these standards to ensure a positive and productive learning environment.

Student Survey of Instruction

The Student Survey of Instruction is administered in courses each semester. It is designed to improve the quality of instruction at St. Petersburg College. All student

responses are confidential and anonymous and will be used solely for the purpose of performance improvement.

Title IX

At St. Petersburg College, our faculty are dedicated to fostering a secure and open environment conducive to learning for all students. Title IX prohibits gender discrimination, including sexual harassment, domestic and dating violence, sexual assault, and stalking. If you, or someone you are aware of, has experienced sexual harassment or sexual violence, or any form of sexual misconduct, which includes incidents like sexual assault, relationship violence, or stalking, please know that there are avenues for help and support.

We strongly encourage every member of our college community to be proactive, seek assistance, and report occurrences of sexual misconduct to the Title IX Office. It's important to be aware that under Title IX regulations, faculty members are obligated to report such incidents to the Title IX Office. However, if you prefer to have a conversation with someone who is not required to report, you can consult the [SPC's Counseling Services](#).

St. Petersburg College urges everyone in our community to step forward, seek support, and report any incidents of sexual harassment or gender-based discrimination to the St. Petersburg College Title IX Office. They can be reached via email at SPCTitleIX@spcollege.edu or by phone at 727-341-3261. Remember, these resources are here for your support and well-being.

Equal Access

St. Petersburg College affirms its equal opportunity policy in accordance with the provisions of the Florida Educational Equity Act and all other relevant state and federal laws, rules and regulations. The College will not discriminate on the basis of race, color, ethnicity, religion, sex, age, national origin, marital status, pregnancy, sexual orientation, gender identity, genetic information, or against any qualified individual with disabilities in

its employment practices or in the admission and treatment of students. Recognizing that sexual harassment constitutes discrimination on the basis of sex and violates this Rule, the College will not tolerate such conduct. Should you experience such behavior, please contact the Equal Access/Equal Opportunity Office at 727-341-3261; by mail at P.O. Box 13489, St. Petersburg, FL 33733-3489; or by email at eaeo_director@spcollege.edu.

Accessibility Statement

St. Petersburg College recognizes the importance of equal access for all students. Accessibility Services (AS) is the campus office that supports students with disabilities to approve and coordinate reasonable accommodations. Students who have, or think they may have, a disability (e.g., learning disability, ADD/ADHD, psychiatric, medical/orthopedic, vision, and/or hearing) are invited to contact their AS campus coordinator ([Accessibility Services Contacts](#)) for a confidential discussion. If an accommodation is deemed to potentially alter the nature of the course, it will require a decision by a committee. Therefore, ample time must be provided to evaluate and process such requests. Students who are currently registered with AS are encouraged to request accommodations early in the semester by logging into their AIMS account. Additional information is available at the college-wide Accessibility Services website www.spcollege.edu/accessibility.

Safety and Security

We want to make sure that you are comfortable on campus and feel secure in your learning environment. The SPC campuses are very safe but you should be aware of your surroundings, just as you are anytime you are in a public space. In each classroom there is an Emergency Response Guide to help you during an emergency. It is also a good idea to be familiar with evacuation routes in buildings that you use frequently. **If you have an emergency, dial 911 immediately.** For information on campus safety and security policies, please call 727-791-2560. More information is also available on the [Campus Safety website](#).

The college website (spcollege.edu) is the best source of information in the event of an emergency. It's possible for something like a hurricane to disrupt classes on campus; if

this happens there are plans on how to help you continue your education. You should be comfortable using MyCourses as the learning management system will be key in communicating with faculty about course materials and assignments. Make sure you complete the Introduction to MyCourses so that you are familiar with sending and receiving emails, participating in discussion posts, navigating through course materials, and submitting assignments. It is important to be able to use MyCourses for learning activities if your campus is closed.

Federal and state law requires a person designated as a "sexual predator or offender" to register with the Florida Department of Law Enforcement (FDLE). The FDLE is then required to notify the college if the person attends, or is employed, by a college or university. You can find out more information by calling the FDLE hotline (1-888-FL-PREDATOR) or by visiting offender.fdle.state.fl.us/offender. A list of sexual offenders or predators registered for classes at SPC is also available.

Titans Care (Student Assistance Program)

As an SPC student it's vital that you know Titans Care. You can access resources through [SPC's Student Assistance Program \(SAP\)](#), a collaborative resource for students with mental health or general life issues. SAP provides help and education in suicide prevention, mental health, substance abuse awareness and more. It is SPC's belief that supporting mental wellness is everyone's charge and that one loss as a result of substance abuse, mental illness, or suicide is one too many. If you or a loved one are considering suicide, please call the National Suicide Prevention Lifeline at 1-800-273-8255.

Student Concerns

St. Petersburg College wants to make sure that you are able to receive prompt and fair resolutions to any concerns that you might have. If you feel that you have had a bad experience with a college employee, or you have a concern about college facilities, please bring it to our attention. Begin by speaking directly to the person responsible for the department; direct conflict resolution is an important skill to develop and usually brings about the best results. If you aren't satisfied with the outcome, or are not comfortable approaching the person directly, you may submit the information using an online form: web.spcollege.edu/survey/13002

If you're not able to submit the form online yourself, feel free to ask a college employee to submit the form on your behalf.

SPC Vaccination Policy

SPC is concerned about the health and well-being of all students. We encourage all students to remain current on vaccinations as suggested by appropriate health authorities. SPC does not require vaccinations for general admissions to our degree or certificate programs, with some exceptions for specific programs.

Instructional Continuity During Emergencies

The St. Petersburg College website at www.spcollege.edu is the official source of college information regarding the status of the institution. Other important information will be communicated via SPC Alert, local media outlets, and the college toll-free phone number 866-822-3978. All decisions concerning the discontinuation of college functions, cancellation of classes, or cessation of operations rest with the President or his/her designee. The College realizes that it is possible for a significant natural disaster to compromise SPC campus facilities sufficiently to disrupt the delivery of classes on campus/campuses for an extended period and is planning ways our operations can continue following such an emergency.

So, if a hurricane or other natural disaster causes significant damage to St. Petersburg College facilities, please visit the college website for an announcement of the College's plan to resume operations.

Further, in the event of such a disaster, the Instructor will continue using the Learning Management System (LMS) of MyCourses for continuation of all required learning and instructional activities in this course, including the issuing of graded online assignments and expectation of student completion of those graded assignments.

Therefore, to keep up with all activities in this course during and after a natural disaster, please plan to continue this course by maintaining online access to MyCourses (possibly

through duration of the course's regularly scheduled end date). We will finish this course in MyCourses, as directed by your Instructor online, and your Instructor will use all graded assignments to assess and issue your final letter grade for this course, as normally planned, despite occurrence of the natural disaster.

For all current updates on pandemic conditions or other events, please visit SPC Updates at <https://www.spcollege.edu/spc-updates>

Terms of Instruction

Please note this syllabus is an instructional guide and that the instructor/professor reserves the right to make any changes to it, as needed. This includes changes to the course schedule and assignments, etc., throughout the term. If changes occur, you will be notified as soon as possible via email and/or an announcement in MyCourses. Changes may be necessary for various reasons, including instructor illness, students' progress, weather events, institutional needs, etc. Please approach any changes with flexibility and understanding.