



**Business F725  
Personal Financial Management  
Winter 2023 Course Outline**

**Finance and Business Economics Area  
DeGroote School of Business  
McMaster University**

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***COURSE OBJECTIVE***

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A major objective of the course is to provide students with the tools and skills needed to make sound financial decisions throughout their lives. Personal financial planning is the process of managing one's money to achieve personal economic satisfaction. This process involves setting realistic goals and organizing financial activities toward the achievement of the goals. It also depends on the increased control of financial affairs by avoiding excessive debt, building up wealth, and managing financial risk.

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***INSTRUCTOR AND CONTACT INFORMATION***

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**Section 1: Tuesday (11:30 am – 2:30 pm)**

Class Location: RJC/263

**Sumit Bose, MBA CFP FMA CIWM FCSI**

Instructor

sbose@mcmaster.ca

Office: RJC/231

Office Hours: by appointment

Tel: (905) 525-9140 x 20694

(as office is used by various instructors, please do not leave messages)

**Course website:** <http://avenue.mcmaster.ca>

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***COURSE ELEMENTS***

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|                 |     |               |    |             |     |                   |     |
|-----------------|-----|---------------|----|-------------|-----|-------------------|-----|
| Credit Value:   | 3   | Leadership:   | No | IT skills:  | No  | Global view:      | Yes |
| Avenue:         | Yes | Ethics:       | No | Numeracy:   | Yes | Written skills:   | Yes |
| Participation:  | Yes | Innovation:   | No | Group work: | Yes | Oral skills:      | Yes |
| Evidence-based: | No  | Experiential: | No | Final Exam: | Yes | Guest speaker(s): | Yes |

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## ***COURSE DESCRIPTION***

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This course is taught primarily through lectures but also includes cases. Students are expected to attend every class as class lectures can cover materials and cases not mentioned in the text book.

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## ***LEARNING OUTCOMES***

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Upon completion of this course, students will be able to complete the following key tasks:

- Provide a rigorous foundation of personal financial planning.
  - Provide the basic tools for financial planning.
  - Measuring and controlling household finance.
  - Building and managing investments.
  - Planning for unexpected contingencies.
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## ***REQUIRED COURSE MATERIALS AND READINGS***

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**Avenue** registration for course content, readings, case materials and video lectures

- <http://avenue.mcmaster.ca>

**Personal Finance**, Fifth Canadian Ed, Madura and Gill ; Pearson

- Purchase a textbook or E-text copy at the bookstore

### **Financial Calculator**

- Texas Instruments BA II Plus Financial Calculator is recommended and will be used in the course.
- However, any calculator that performs time value of money functions is acceptable

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## ***COURSE DELIVERY AND TOOLS***

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| <b>LEARNING ACTIVITIES</b> | <b>DELIVERY</b> | <b>DESCRIPTION</b>   | <b>TOOL(S)</b>                        |
|----------------------------|-----------------|--|---------------------------------------|
| <b>In Class</b>            | In Person       | Live sessions led by your instructor                                 |                                       |
| <b>Self-Study</b>          | Asynch          | Recorded Video Lectures  | <b>Avenue to Learn</b>                |
| <b>Readings</b>            | Asynch          | Textbook or E-Text   | <b>MyLab Finance</b><br>(E-Text only) |
| <b>Class Discussions</b>   | In Person       | Posted Participation Questions and cases discussed during Live Class |                                       |

NOTE: **Texas Instruments BA II Plus financial calculator** is recommended and will be used in class. However, any calculator that performs time value of money functions is acceptable.

The use of a McMaster standard calculator is allowed during examinations in this course. See McMaster calculator policy at the following URL:

[www.mcmaster.ca/policy/Students-AcademicStudies/UndergraduateExaminationsPolicy.pdf](http://www.mcmaster.ca/policy/Students-AcademicStudies/UndergraduateExaminationsPolicy.pdf)

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## ***EVALUATION***

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A combination of lectures, discussion and problem solving. Students will be encouraged to think, analyze, evaluate, and problem-solve, not memorize. Students are expected to come to class on time and be prepared for the class, i.e., to have read the assigned reading and to have done the assigned problems.

Missed tests/exams will receive a grade of zero unless the student has submitted and been approved for a Notification of Absence or MSAF.

All work will be evaluated on an individual basis except in certain cases where group work is expected. In these cases, group members will share the same grade.

Your final grade will be calculated as follows:

### **Components and Weights**

| <b>EVALUATION</b>    | <b>WEIGHT</b> | <b>DESCRIPTION</b>   |
|----------------------|---------------|--|
| <b>Participation</b> | 10%           | Attendance and engagement in weekly class Contribution (individual)            |
| <b>Mid-Term #1</b>   | 25%           | Ch. 1-7: Multiple Choice Exam (individual)                                     |
| <b>Assignment</b>    | 30%           | Group Case Assignment (group)  |
| <b>Mid-Term #2</b>   | 35%           | Ch. 1-16: Cumulative Multiple-Choice Exam and essay or case-based (individual) |

### **Grade Conversion**

At the end of the course your overall percentage grade will be converted to your letter grade in accordance with the following conversion scheme:

| <b>LETTER GRADE</b> | <b>PERCENT</b> | <b>POINTS</b> |
|---------------------|----------------|---------------|
| A+                  | 90-100         | 12            |
| A                   | 85-89          | 11            |
| A-                  | 80-84          | 10            |
| B+                  | 75-79          | 9             |
| B                   | 70-74          | 8             |
| B-                  | 60-69          | 7             |
| F                   | 00-59          | 0             |

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### ***COURSE DELIVERABLES***

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#### **GROUP CASE ASSIGNMENT**

The group assignment is worth a total of **30%** of your final grade and group members will share the same grade.

The final case, distributed to the students during the course of the term, will be completed by students in groups. Students will form **groups of three to five students**. The **Group leader will email the list** of group members to the instructor by the end of the third week of the term. All group members will be assigned identical grades for group work. More details of the format, structure, and content coverage will be provided during the course of the term.

The assignments are due at the start of class indicated on the class schedule section of the course outline. Late assignments will not be accepted unless the student and the professor have made prior arrangements.

## MID-TERM #1

Mid-Term #1 will be multiple choice and closed book and accounts for **25%** of your final grade. The exam will cover material from the text book, readings, handouts, web site material assigned, lectures, class discussions and Lecture Videos.

## MID-TERM #2

This exam will be cumulative and will account for **35%** of your grade. The exam is closed book, multiple-choice and essay or case-based questions. The exam will cover material from the text book, readings, handouts, web site material assigned, lectures, class discussions and Lecture Videos.

## PARTICIPATION – CLASS CONTRIBUTION

Class Participation is worth **10%** of your final grade. It is imperative that students prepare for every class. No class attendance results in zero mark.

**Name cards and class pictures are used to help give credit for your participation. You must have a name card with your full first and last name clearly written and displayed in front of you for every class.**

Your contribution is an essential component in the overall education process. Contribution takes place in many forms: asking informed questions in class, making intelligent comments, reading the case and being prepared to discuss the issues, actively listening to your peers and working with others. Please remember that quantity is no substitute for quality.

There will be ample opportunity to contribute to the class. The format of the in-class discussions of cases may take a variety of forms including: group analysis of single case issues during class, presentation of issues and leading discussions of the case issues.

**It is your responsibility to ensure that you take an active role in class. If this is a problem for you, I urge you to talk to me to discuss ways that you can make a contribution. The grading for the class contribution in each class is as follows:**

| Grade    | Student Contribution  |
|----------|---|
| <b>0</b> | Does not show up for class.   |
| <b>1</b> | Attends class but says very little.   |
| <b>2</b> | Makes a <b>significant</b> contribution to the class by making important points with a significant element of originality or demonstrating mastery of difficult theoretical issues or concepts; is always prepared having read and analyzed prior to class, the various aspects of the problems and issues involved, shares in class presentations, contributes to in-class group work. |

Note that there is no partial (non-integer) participation grade awarded for a class. Students may be asked to share their detailed analysis with, or otherwise present their solutions to, the class in order for their contribution to be qualified as significant.

## USE OF CALCULATORS AND COMPUTERS

Students may use any calculator or computer during the term as aids.

**Texas Instruments BA II Plus+** financial calculator is recommended. However, any calculator that performs time value of money functions is acceptable.

Calculators are allowed during the exam; however, ***no calculator, computer, or device may be used to access the Internet during the time of a test or an exam.***

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## COMMUNICATING WITH YOUR INSTRUCTOR:

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### Communicating with Your Instructor:

During the course, your instructor will interact with you on various course matters on the course website using the following ways of communication:

- **Announcements:** The instructor will use **Announcements** on the Avenue Course Home page to provide you with course reminders and updates. Please check this section frequently for course updates from your instructor.
- **Email:** If you have a conflict that prevents you from completing course requirements, or have a question concerning a personal matter, you can send your instructor a private message by email. The instructor will respond to your email within 24 to 48 hours. Make sure to add 'F725' in the subject line of email.
- **Zoom Meetings:** (In Case of classes moving to an online format, Online Virtual classes will be held via Zoom meeting. The link to register for the online class will be posted on Avenue. Students are required to join the online lectures with their full names for participation and attendance.) Students can also **request** a Zoom meeting by requesting the instructor by e-mail.

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## COMMUNICATION AND FEEDBACK

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Students that are uncomfortable in directly approaching an instructor regarding a course concern may send a confidential and anonymous email to the respective Area Chair or Associate Dean:

<http://mbastudent.degroote.mcmaster.ca/contact/anonymous/>

Students who wish to correspond with instructors or TAs directly via email must send messages that originate from their official McMaster University email account. This protects the confidentiality and sensitivity of information as well as confirms the identity of the student. Emails regarding course issues should NOT be sent to the Administrative Assistant.

Instructors are encouraged to conduct an informal course review with students by Week #4 to allow time for modifications in curriculum delivery. Instructors should provide evaluation feedback for at least 10% of the final grade to students prior to Week #8 in the term.

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## ***ACADEMIC DISHONESTY***

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You are expected to exhibit honesty and use ethical behaviour in all aspects of the learning process. Academic credentials you earn are rooted in principles of honesty and academic integrity.

Academic dishonesty is to knowingly act or fail to act in a way that results or could result in unearned academic credit or advantage. This behaviour can result in serious consequences, e.g. the grade of zero on an assignment, loss of credit with a notation on the transcript (notation reads: “Grade of F assigned for academic dishonesty”), and/or suspension or expulsion from the university.

It is your responsibility to understand what constitutes academic dishonesty. For information on the various types of academic dishonesty please refer to the Academic Integrity Policy, located at:

[www.mcmaster.ca/academicintegrity](http://www.mcmaster.ca/academicintegrity)

The following illustrates only three forms of academic dishonesty:

1. Plagiarism, e.g. the submission of work that is not one’s own or for which other credit has been obtained.
2. Improper collaboration in group work.
3. Copying or using unauthorized aids in tests and examinations

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## ***AUTHENTICITY/PLAGIARISM DETECTION***

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**Some courses may** use a web-based service (Turnitin.com) to reveal authenticity and ownership of student submitted work. For courses using such software, students will be expected to submit their work electronically either directly to Turnitin.com or via an online learning platform (e.g. A2L, etc.) using plagiarism detection (a service supported by Turnitin.com) so it can be checked for academic dishonesty.

Students who do not wish their work to be submitted through the plagiarism detection software must inform the instructor before the assignment is due. No penalty will be assigned to a student who does not submit work to the plagiarism detection software.

**All submitted work is subject to normal verification that standards of academic integrity have been upheld** (e.g., on-line search, other software, etc.). For more details about McMaster’s use of Turnitin.com please go to [www.mcmaster.ca/academicintegrity](http://www.mcmaster.ca/academicintegrity).

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## ***COURSES WITH AN ON-LINE ELEMENT***

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**Some courses may** use on-line elements (e.g. e-mail, Avenue to Learn (A2L), LearnLink, web pages, capa, Moodle, ThinkingCap, etc.). Students should be aware that, when they access the electronic components of a course using these elements, private information such as first and last names, user names for the McMaster e-mail accounts, and program affiliation may become apparent to all other students in the same course.

The available information is dependent on the technology used. Continuation in a course that uses on-line elements will be deemed consent to this disclosure. If you have any questions or concerns about such disclosure, please discuss this with the course instructor.

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## ***ON-LINE PROCTORING***

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**Some courses may** use online proctoring software for tests and exams. This software may require students to turn on their video camera, present identification, monitor and record their computer activities, and/or lock/restrict their browser or other applications/software during tests or exams. This software may be required to be installed before the test/exam begins.

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## ***CONDUCT EXPECTATIONS***

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As a McMaster student, you have the right to experience, and the responsibility to demonstrate, respectful and dignified interactions within all of our living, learning and working communities. These expectations are described in the [Code of Student Rights & Responsibilities](#) (the “Code”). All students share the responsibility of maintaining a positive environment for the academic and personal growth of all McMaster community members, **whether in person or online**.

It is essential that students be mindful of their interactions online, as the Code remains in effect in virtual learning environments. The Code applies to any interactions that adversely affect, disrupt, or interfere with reasonable participation in University activities. Student disruptions or behaviours that interfere with university functions on online platforms (e.g. use of Avenue 2 Learn, WebEx or Zoom for delivery), will be taken very seriously and will be investigated. Outcomes may include restriction or removal of the involved students’ access to these platforms.



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## ***MISSED ACADEMIC WORK***

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### ***Missed Mid-Term Examinations / Tests / Class Participation***

Please do not use the online [McMaster Student Absence Form \(MSAF\)](#) as this is for Undergraduate students only. The MBA program will not accept an MSAF.

When students miss regularly scheduled term work which contributes 10% or more to the final grade, for legitimate reasons as determined by the Student Experience – Academic Office (SEAO), the activity necessary to compensate for the missed work will be determined by the course instructor. The compensatory activities assigned will vary with the nature of the course and the missed requirement. They include, but are not restricted to, an alternative assignment, a rescheduled midterm exam, or re-weighting the marks for the missed component to other mark components. Documentation explaining such missed work must be provided to the SEAO within five (5) working days of the scheduled date for completion of the work.

Acceptable reasons for missed work, along with the [Petition for Missed Term Work](#) and the [MBA Student McMaster University Student Health Certificate](#), can be found on the DeGroote MBA Student website ([mbastudent.degroote.mcmaster.ca](http://mbastudent.degroote.mcmaster.ca)). Please direct any questions about acceptable documentation to the MBA Academic Advisors ([askmba@mcmaster.ca](mailto:askmba@mcmaster.ca)).

University policy states that a student may submit a maximum of three (3) [Petition for Missed Term Work](#) per academic year, after which the student must meet with the Director of the program.

If term work is missed without an approved reason, students will receive a grade of zero (0) for that component.

### **Missed Final Examinations**

Students must be available for the duration of the posted exam period regardless of their personal exam schedule. This is to ensure student availability throughout the entire exam period in the event that an exam must be rescheduled due to unforeseen circumstances (university closure, power outage, storm policy, etc.). A student who misses a final examination without valid reason will receive a mark of 0 on the examination.

Students who have missed a final exam for a valid reason can apply to the SEAO to write a deferred examination by submitting an [Application for Deferring a Final Exam](#) with supporting documentation. The application must be made within five days of the scheduled exam date or the application may be denied.

The [Application for Deferring a Final Exam](#) and the [MBA Student McMaster University Student Health Certificate](#) can be found on the DeGroote MBA Current Student website ([mbastudent.degroote.mcmaster.ca](http://mbastudent.degroote.mcmaster.ca))

Deferred examination privileges, if granted, are normally satisfied during the examination period at the end of the following semester. In select cases, the deferred examination may be written at a time facilitated by the SEAO and agreed to by the course instructor.

Requests for a second deferral or rescheduling of a deferred examination will not be considered.

Failure to write an approved deferred examination at the pre-scheduled time will result in a zero (0) mark for that examination, except in the case of exceptional circumstances where documentation has been provided and approved. Upon approval, no credit will be given for the course, and the notation N.C. (no credit) will be placed on the student's transcript.

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### ***ACADEMIC ACCOMMODATION FOR STUDENTS WITH DISABILITIES***

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Student Accessibility Services (SAS) offers various support services for students with disabilities. Students are required to inform SAS of accommodation needs for course work at the outset of term. Students must forward a copy of such SAS accommodation to the instructor normally, within the first three (3) weeks of classes by setting up an appointment with the instructor. If a student with a disability chooses NOT to take advantage of an SAS accommodation and chooses to sit for a regular exam, a petition for relief may not be filed after the examination is complete. The SAS website is:

<http://sas.mcmaster.ca>

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### ***ACADEMIC ACCOMMODATION FOR RELIGIOUS, INDIGENOUS OR SPIRITUAL OBSERVANCES (RISO)***

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Students requiring academic accommodation based on religious, indigenous or spiritual observances should follow the procedures set out in the [RISO](#) policy. Students should submit their request to their Faculty Office ***normally within 10 working days*** of the beginning of term in which they anticipate a need for accommodation or to the Registrar's Office prior to their examinations. Students should also contact their instructors as soon as possible to make alternative arrangements for classes, assignments, and tests.

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### ***COPYRIGHT AND RECORDING***

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Students are advised that lectures, demonstrations, performances, and any other course material provided by an instructor include copyright protected works. The Copyright Act and copyright law protect every original literary, dramatic, musical and artistic work, **including lectures** by University instructors.

The recording of lectures, tutorials, or other methods of instruction may occur during a course. Recording may be done by either the instructor for the purpose of authorized distribution, or by a student for the purpose of personal study. Students should be aware that their voice and/or image may be recorded by others during the class. Please speak with the instructor if this is a concern for you.

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## ***POTENTIAL MODIFICATION TO THE COURSE***

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The instructor and university reserve the right to modify elements of the course during the term. The university may change the dates and deadlines for any or all courses in extreme circumstances. If either type of modification becomes necessary, reasonable notice and communication with the students will be given with explanation and the opportunity to comment on changes. It is the responsibility of the student to check their McMaster email and course websites weekly during the term and to note any changes.

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## ***RESEARCH USING HUMAN SUBJECTS***

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### ***ONLY IF APPLICABLE***

Research involving human participants is premised on a fundamental moral commitment to advancing human welfare, knowledge, and understanding. As a research-intensive institution, McMaster University shares this commitment in its promotion of responsible research. The fundamental imperative of research involving human participation is respect for human dignity and well-being. To this end, the University endorses the ethical principles cited in the Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans:

<http://www.pre.ethics.gc.ca>

McMaster University has mandated its Research Ethics Boards to ensure that all research investigations involving human participants are in compliance with the Tri-Council Policy Statement. The University is committed, through its Research Ethics Boards, to assisting the research community in identifying and addressing ethical issues inherent in research, recognizing that all members of the University share a commitment to maintaining the highest possible standards in research involving humans.

If you are conducting original research, it is vital that you behave in an ethical manner. For example, everyone you speak to must be made aware of your reasons for eliciting their responses and consent to providing information. Furthermore, you must ensure everyone understands that participation is entirely voluntary. Please refer to the following website for more information about McMaster University's research ethics guidelines:

<http://reo.mcmaster.ca/>

Organizations that you are working with are likely to prefer that some information be treated as confidential. Ensure that you clarify the status of all information that you receive from your client. You **MUST** respect this request and cannot present this information in class or communicate it in any form, nor can you discuss it outside your group. Furthermore, you must continue to respect this confidentiality even after the course is over.

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### ***ACKNOWLEDGEMENT OF COURSE POLICIES***

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Your registration and continuous participation (e.g. on A2L, in the classroom, etc.) to the various learning activities of **MBA F725** will be considered to be an implicit acknowledgement of the course policies outlined above, or of any other that may be announced during lecture and/or on A2L. **It is your responsibility to read this course outline, to familiarize yourself with the course policies and to act accordingly.**

Lack of awareness of the course policies **cannot be invoked** at any point during this course for failure to meet them. It is your responsibility to ask for clarification on any policies that you do not understand.

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### ***COURSE EVALUATIONS***

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A course evaluation will be conducted near the end of the term. Students are asked to participate in this evaluation

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## ***COURSE SCHEDULE***

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### **Business F725 Personal Financial Management Winter 2023 Course Outline Schedule**

| <b>Dates</b>                                    | <b>Schedule</b>  |
|---|--|
| <b>Week 1</b>                                   |  |
| <b>Tuesday, Jan 10<br/>(11:30 am - 2:30 pm)</b> | <b>(Introduction and Chapter 1)</b>  |
|   | <b>Readings and Lecture videos:</b><br>Chapter 1: Overview of a Financial Plan   |
|   | <b>Participation</b><br>Chapter 1 questions posted on Avenue   |
| <b>Week 2</b>                                   |  |
| <b>Tuesday, Jan 17<br/>(11:30 am - 2:30 pm)</b> | <b>(Chapter 2 &amp; 3)</b>   |
|   | <b>Readings and Lecture videos:</b><br>Chapter 2: Applying Time Value Concepts &<br>Chapter 3: Planning with Personal Financial Statements               |
|   | <b>Participation</b><br>Chapter 2 & 3 questions posted on Avenue   |
|   | <b>Group Assignment:</b> Students to form groups of 3-5 members for the assignment   |
| <b>Week 3</b>                                   |  |
| <b>Tuesday, Jan 24<br/>(11:30 am - 2:30 pm)</b> | <b>(Chapter 4)</b>   |
|   | <b>Readings and Lecture videos:</b><br>Chapter 4: Using Tax Concepts for Planning  |
|   | <b>Participation</b><br>Chapter 4 questions posted on Avenue   |
|   | <b>Group Assignment:</b> Group leader to email list of group members to instructor   |
| <b>Week 4</b>                                   |  |
| <b>Tuesday, Jan 31<br/>(11:30 am - 2:30 pm)</b> | <b>(Chapter 5 &amp; 6)</b>   |
|   | <b>Readings and Lecture videos:</b><br>Chapter 5: Banking Services and Managing Your Money &<br>Chapter 6: Assessing, Managing, and Securing Your Credit |
|   | <b>Participation</b><br>Chapter 5 & 6 questions posted on Avenue   |

| Dates  | Schedule   |
|--|--|
| <b>Week 5</b>                                    |  |
| <b>Tuesday, Feb 7<br/>(11:30 am - 2:30 pm)</b>   | <b>(Chapter 7)</b>   |
|  | <b>Readings and Lecture videos:</b><br>Chapter 7: Purchasing and Financing a Home  |
|  | <b>Participation</b><br>Chapter 7 questions posted on Avenue   |
| <b>Week 6: Midterm #1 Exam</b>                   |  |
| <b>Tuesday, Feb 14<br/>(11:30 am - 2:30 pm)</b>  | <b>Mid-term#1 Exam</b><br><i>(Ch. 1-7: Multiple Choice Exam)</i>   |
| <b>Week 7 : February 20 - 24: MIDTERM RECESS</b> |  |
| <b>Week 8</b>                                    |  |
| <b>Tuesday, Feb 28<br/>(11:30 am - 2:30 pm)</b>  | <b>(Chapter 8 &amp; 9)</b>   |
|  | <b>Readings and Lecture videos:</b><br>Chapter 8: Auto and Homeowner's Insurance<br>Chapter 9: Health and Life Insurance |
|  | <b>Participation</b><br>Chapter 8 & 9 questions posted on Avenue   |
| <b>Week 9</b>                                    |  |
| <b>Tuesday, Mar 7<br/>(11:30 am - 2:30 pm)</b>   | <b>(Chapter 14 &amp; 15)</b>   |
|  | <b>Readings and Lecture videos:</b><br>Chapter 14: Retirement Savings Planning<br>Chapter 15: Retirement Income Planning |
|  | <b>Participation</b><br>Chapter 14 & 15 questions posted on Avenue   |
| <b>Week 10</b>                                   |  |
| <b>Tuesday, Mar 14<br/>(11:30 am - 2:30 pm)</b>  | <b>(Chapter 10 &amp; 11)</b>   |
|  | <b>Readings and Lecture videos:</b><br>Chapter 10: Investing Fundamentals<br>Chapter 11: Investing in Stocks             |
|  | <b>Participation</b><br>Chapter 10 & 11 questions posted on Avenue   |

| Dates   | Schedule  |
|---|---|
| <b>Week 11</b>                                  |   |
| <b>Tuesday, Mar 21<br/>(11:30 am - 2:30 pm)</b> | <b>(Chapter 12 &amp; 13)</b>  |
|   | <b>Readings and Lecture videos:</b><br>Chapter 12: Investing in Bonds &<br>Chapter 13: Investing in Mutual Funds          |
|   | <b>Participation</b><br>Chapter 12 & 13 questions posted on Avenue  |
| <b>Week 12</b>                                  |   |
| <b>Tuesday, Mar 28<br/>(11:30 am - 2:30 pm)</b> | <b>(Chapter 16)</b>   |
|   | <b>Readings and Lecture videos:</b><br>Chapter 16: Estate Planning  |
|   | <b>Participation</b><br>Chapter 16 questions posted on Avenue   |
| <b>Week 13 : MIDTERM #2 Exam</b>                |   |
| <b>Tuesday, Apr 4<br/>(11:30 am - 2:30 pm)</b>  | <b><i>Midterm #2 (Ch. 1-16 - cumulative)</i></b>  |
| <b>Week 14: Group Assignment Due</b>            |   |
| <b>Tuesday, Apr 11<br/>(11:30 am - 2:30 pm)</b> | <ul style="list-style-type: none"> <li>• <b>Written Group Assignment Due</b></li> <li>• <b>Career Planning</b></li> </ul> |