



# MCS\*2100 Personal Financial Management

Winter 2020

Section: DE01

Department of Marketing and Consumer Studies

Credit Weight: 0.50

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## Course Details

### Calendar Description

This introductory course is designed to help students develop and achieve their personal goals in financial management.

**Pre-Requisite(s):** 5.00 credits

**Co-Requisite(s):** None

**Equate(s):** COST\*1200

**Restriction(s):** None

**Method of Delivery:** Online

### Final Exam

**Date:** 4/9/2020

**Time:** 11:30 AM – 1:30 PM

**Location:** On campus

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# Instructional Support

## Instructor

**Sumit Bose MBA CFP FMA FCSI CIWM**

**Email:** [sbose@uoguelph.ca](mailto:sbose@uoguelph.ca)

Sumit Bose has over 24 years of professional experience in the Financial Services area. His experience includes working as an Analyst with William M. Mercer Ltd. - Canada's leading pension consulting firm as well as working in a specialized unit of Estate, Business and Investment Planning at the Royal Bank. He currently has his own professional practice working in the areas of Financial & Estate Planning, Retirement Planning, Business Planning and Succession Planning since 1998

Sumit Bose has been an instructor with the DeGroot School of Business McMaster University teaching Personal Financial Management, Risk Management and Insurance, Ethics, and Financial Planning and Advising to fourth-year graduate and MBA students since 2010. He has also taught Personal Financial Management at the University of Guelph

LinkedIn Profile: <https://www.linkedin.com/in/sumit-bose/>

## Teaching Assistant(s)

**Name:** TBA

**Email:** TBA

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# Learning Resources

## Required Textbook

**Title:** Personal Finance

**Author(s):** Jack Kapoor, Les Dlabay, Robert J. Hughes, Lewis Stevenson, Ernest Kerst, Arshad Ahmad, & Jordan Fortino

**Edition / Year:** 7<sup>th</sup> Canadian edition, 2018

**Publisher:** McGraw-Hill Education Canada

**ISBN:** 9781259650659 (print?)

**Note:** Both the print and e-text versions of the textbook is acceptable for use in this course.

You may purchase the textbook at the [Guelph Campus Co-op Bookstore](#) or the [University of Guelph Bookstore](#). Please note that DE textbooks are located in the Distance Education section of the University of Guelph Bookstore.

<https://guelphcampus.coop/bookstore>

<http://www.bookstore.uoguelph.ca/>

## Supplementary Resource

**Title:** Connect Publishers Access Code

**Publisher:** McGraw-Hill Education

**Note:** Connect is an **optional** McGraw-Hill resource that comes with the 7th edition of the textbook. This gives you access to practice quizzes, PowerPoint presentations, flashcards, videos, YouTube videos, web links, an eBook and an audio glossary. These are additional resources that some students may find helpful in learning the material and in checking for understanding. None of these resources are needed to successfully complete the course.

You may purchase the textbook at the [Guelph Campus Co-op Bookstore](#) or the [University of Guelph Bookstore](#). Please note that DE textbooks are located in the Distance Education section of the University of Guelph Bookstore.

<https://guelphcampus.coop/bookstore>

<http://www.bookstore.uoguelph.ca/>

## Calculator

A calculator with the ability to perform  $y^x$  calculations. A financial calculator is helpful but not required. All calculations can be done using a basic scientific calculator.

## Course Website

[CourseLink](#) (powered by D2L's Brightspace) is the course website and will act as your classroom. It is recommended that you log in to your course website every day to check for announcements, access course materials, and review the weekly schedule and assignment requirements.

<https://courselink.uoguelph.ca>

## Ares

For this course, you will be required to access course reserve materials through the University of Guelph McLaughlin Library. To access these items, select **Ares** on the navbar in CourseLink. Note that you will need your Central Login ID and password in order to access items on reserve.

For further instructions on accessing reserve resources, visit [How to Get Course Reserve Materials](#).

If at any point during the course you have difficulty accessing reserve materials, please contact the e-Learning Operations and Reserve Services staff at:

Tel: [519-824-4120](tel:519-824-4120) ext. 53621

Email: [libres2@uoguelph.ca](mailto:libres2@uoguelph.ca)

Location: McLaughlin Library, First Floor, University of Guelph

<http://www.lib.uoguelph.ca/find/find-type-resource/course-reserves-ares/how-get-course-reserve-material>

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## Learning Outcomes

### Course Learning Outcomes

Students who take the course enjoy the practical applications that the course presents. Many students take this course to meet their own personal needs now and in the future. The financial services and products available to the public are getting more and more complex. It is thus important for all consumers, including you, to have a working knowledge of how to deal with their finances. As well, you will be able to use the skills and knowledge gained from this course in your future careers.

The students taking this course come from a wide variety of backgrounds. Some of you have very little knowledge about personal finance while others have extensive backgrounds from the business perspective. In order to meet the needs of all students the course will cover only the basics.

Personal Financial Management is an introductory course designed to meet the professional needs of those in teaching, counseling and community services, as well as personal goals in financial management.

The objective of this course is to provide students with the financial literacy skills necessary to manage personal financial issues over their lifetime. Students will learn the fundamental principles of financial decision-making; and how these principles are applied to personal financial planning. Topics to be covered include financial goal setting, budgeting, tax planning, money management, consumer credit, investment, insurance, retirement and estate planning.

By the end of this course, you should be able to:

1. Assess personal financial situations, prepare relevant financial statements and set meaningful financial goals;
2. Manage consumer credit, use the financial system to tap into credit sources for housing and other major expenditures;
3. Avoid consumer credit traps and apply strategies for paying off debts as fast as possible;
4. Identify insurance needs and manage personal risks with the appropriate choice of insurance and other mechanisms;
5. Describe how financial markets and financial securities work and make appropriate selections of savings vehicles, stocks, bonds, and mutual funds;

6. Create a plan to achieve a desirable post-retirement lifestyle;
  7. Use estate planning to meet the needs of dependents and to insure the orderly transfer of assets; and
  8. Demonstrate the ability to apply basic calculations for personal financial and investment analysis.
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## Teaching and Learning Activities

### Course Structure

This course is organized into nine units:

- Unit 01: Personal Financial Planning
- Unit 02: Income Tax Strategies
- Unit 03: Banking Services of Financial Institutions
- Unit 04: Consumer Credit
- Unit 05: Finances of Housing
- Unit 06: Insurance
- Unit 07: Investing
- Unit 08: Retirement
- Unit 09: Estate Planning

### Schedule

#### Unit 01: Personal Financial Planning

**Weeks 1 & 2 – Monday, January 6 to Sunday, January 19**

#### Readings

- Website: Unit 01 Content
- Textbook: Chapters 1, 2, and Appendix 1B

#### Activities

- Familiarize yourself with the course website by reviewing the **Start Here** section of the course.
- Review the **Outline** and **Assessments** sections on the course website to learn about course expectations, assessments, and due dates.
- Introduce yourself to your group in the **Introductions Discussion**.

- Complete Activities 1-7 within the **Unit 01** content.

### **Assessments**

- **Quiz 1**  
Opens: Sunday, January 19 at 12:00 am ET  
Closes: Tuesday, January 21 at 11:59 pm ET
- Begin working on **Financial Planning Assignment**  
Due: Saturday, January 25 at 11:59 pm ET

## **Unit 02: Income Tax Strategies**

### **Week 3 – Monday, January 20 to Sunday, January 26**

#### **Readings**

- Website: Unit 02 Content
- Textbook: Chapter 3

#### **Activities**

- Complete Activities 1-3 within the **Unit 02** content.

### **Assessments**

- **Quiz 1**  
Opens: Sunday, January 19 at 12:00 am ET  
Closes: Tuesday, January 21 at 11:59 pm ET
- Submit **Financial Planning Assignment**  
Due: Saturday, January 25 at 11:59 pm ET
- **Quiz 2**  
Opens: Sunday, January 26 at 12:00 am ET  
Closes: Tuesday, January 28 at 11:59 pm ET

## **Unit 03: Banking Services of Financial Institutions**

### **Week 4 – Monday, January 27 to Sunday, February 2**

#### **Readings**

- Website: Unit 03 Content
- Textbook: Chapter 4

#### **Activities**

- Complete the Activities 1-3 within the **Unit 03** content.

### **Assessments**

- **Quiz 2**  
Opens: Sunday, January 26 at 12:00 am ET  
Closes: Tuesday, January 28 at 11:59 pm ET
- **Income Tax Assignment**  
Opens: Wednesday, January 29 at 12:00 am ET  
Closes: Saturday, February 1 at 11:59 pm ET
- **Discussion 1 (Part 1)**  
Opens: Saturday, February 1 at 12:00 am ET  
Closes: Monday, February 3 at 11:59 pm ET

## Unit 04: Consumer Credit

### Week 5 – Monday, February 3 to Sunday, February 9

#### Readings

- Website: Unit 04 Content
- Textbook: Chapters 5 and 6

#### Activities

- Complete the Activities 1-4 within the **Unit 04** content.

#### Assessments

- **Discussion 1 (Part 1)**  
Opens: Saturday, February 1 at 12:00 am ET  
Closes: Monday, February 3 at 11:59 pm ET
- **Discussion 1 (Part 2)**  
Opens: Wednesday, February 5 at 12:00 am ET  
Closes: Friday, February 7 at 11:59 pm ET
- **Discussion 1 (Part 3)**  
Opens: Sunday, February 9 at 12:00 am ET  
Closes: Tuesday, February 11 at 11:59 pm ET

## Unit 05: Finances of Housing

### Week 6 – Monday, February 10 to Sunday, February 16

#### Readings

- Website: Unit 05 Content
- Textbook: Chapter 7

#### Activities

- Complete the Activities 1-2 within the **Unit 05** content.

## Assessments

- **Discussion 1 (Part 3)**  
Opens: Sunday, February 9 at 12:00 am ET  
Closes: Tuesday, February 11 at 11:59 pm ET
- **Peer Evaluation Discussion 1**  
Opens: Thursday, February 13 at 9:00 am ET  
Closes: Saturday, February 15 at 11:59 pm ET
- **Quiz 3**
- Opens: Monday February 24 at 12:00 am ET
- Closes: Wednesday, February 26 at 11:59 pm ET

***Winter Break: Monday, February 17 to Sunday, February 23***

## Unit 06: Insurance

**Week 7 and 8 – Monday, February 24 to Sunday, March 8**

### Readings

- Website: Unit 06 Content
- Textbook: Chapter 8 and 9

### Activities

- Complete the Activities 1-2 within the **Unit 06** content.

### Assessments

- **Case Study Assignment**  
Due: Saturday, February 29 at 11:59 pm ET
- **Discussion 2 (Question 1)**  
Opens: Saturday, March 7 at 12:00 am ET  
Closes: Monday, March 9 at 11:59 pm ET
- **Quiz 4**  
Opens: Sunday, March 8 at 12:00 am ET  
Closes: Tuesday, March 10 at 11:59 pm ET

## Unit 07: Investing

**Weeks 9 and 10 – Monday, March 9 to Sunday, March 22**

### Readings

- Website: Unit 07 Content
- Textbook: Chapters 10, 11, 12, and 13



## Activities

- Complete the Activities 1-2 within the **Unit 07 – Week 9** content.
- Complete the Activities 1-7 within the **Unit 07 – Week 10** content.

## Assessments

- **Discussion 2 (Question 2a, 2b, and 2c)**  
Opens: Wednesday, March 11 at 12:00 am ET  
Closes: Friday, March 13 at 11:59 pm ET
- **Discussion 2 (Group Answer)**  
Due: Monday, March 16 at 11:59 pm ET
- **Peer Evaluation Discussion 2**  
Opens: Tuesday, March 17 at 9:00 am ET  
Closes: Thursday, March 19 at 11:59 pm ET
- **Discussion 3 (Question 1)**  
Opens: Saturday, March 21 at 12:00 am ET  
Closes: Monday, March 23 at 11:59 pm ET
- **Quiz 5**  
Opens: Sunday, March 22 at 12:00 am ET  
Closes: Tuesday, March 24 at 11:59 pm ET

## Unit 08: Retirement

### Week 11 – Monday, March 23 to Sunday, March 29

#### Readings

- Website: Unit 08 Content
- Textbook: Chapter 14

#### Activities

- Complete the Activities 1-2 within the **Unit 08** content.

#### Assessments

- **Discussion 3 (Question 1)**  
Opens: Saturday, March 21 at 12:00 am ET  
Closes: Monday, March 23 at 11:59 pm ET
- **Discussion 3 (Question 2a, 2b, and 2c)**  
Opens: Tuesday, March 24 at 12:00 am ET  
Closes: Thursday, March 26 at 11:59 pm ET
- **Discussion 3 (Group Answer)**  
Due: Sunday, March 29 at 11:59 pm ET

## Unit 09: Estate Planning

### Week 12 – Monday, March 30 to Friday, April 3

#### Readings

- Website: Unit 09 Content
- Textbook: Chapter 15

#### Activities

- Complete the Activities 1-2 within the **Unit 09** content.

#### Assessments

- **Peer Evaluation Discussion 3**  
Opens: Monday, March 30 at 9:00 am ET  
Closes: Wednesday, April 1 at 11:59 pm ET
- **Discussion 4**  
Opens: Tuesday, March 31 at 12:00 am ET  
Closes: Thursday, April 2 at 11:59 pm ET
- **Quiz 6**  
Opens: Wednesday, April 1 at 12:00 am ET  
Closes: Friday, April 3 at 11:59 pm ET
- **Peer Evaluation Discussion 4**  
Opens: Thursday, April 2 at 9:00 am ET  
Closes: Friday, April 3 at 11:59 pm ET

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## Assessment

The grade determination for this course is indicated in the following table. A brief description of each assessment is provided below. Select **Content** on the navbar to locate **Assessments** in the table of contents panel to review further details of each assessment. Due dates can be found under the Schedule heading of this outline.

**Table 1: Course Assessment**

| <b>Assessment Item</b>        | <b>Weight</b> |
|-------------------------------|---------------|
| Participation in Discussions  | 16%           |
| Financial Planning Assignment | 10%           |
| Income Tax Assignment         | 4%            |

| <b>Assessment Item</b> | <b>Weight</b> |
|------------------------|---------------|
| Case Study             | 10%           |
| Quizzes                | 20%           |
| Final Exam             | 40%           |
| <b>Total</b>           | <b>100%</b>   |

## **Assessment Descriptions**

### **Participation in Discussions**

Across the course units, there are discussion activities that require your active participation in the group discussions. It is expected that the textbook readings and other relevant literature will help to inform your contributions to the group discussions and that you will thus refer to the textbook at least once in each post. All in-text citations and references must be provided in APA format. When posting, remember that you are expected to conduct yourself in a professional manner and be respectful of your peers; thus, dishing out personal insults is unacceptable. Each post must be organized, thoughtful, free of grammar and spelling errors.

### **Financial Planning Assignment**

This assignment requires you to fill out the Personal Financial Planning Worksheets which you will use to answer a set of questions regarding your worksheets.

### **Income Tax Assignment**

This case assignment requires you to fill out the tax forms for an individual. Once you are confident that you have completed the forms you will complete a quiz asking for your results for certain line numbers on the income tax forms.

### **Case Study**

The case study assignment requires you to examine current mortgage rates, decide on the appropriate type of mortgage for a family, do mortgage calculations and make recommendations.

### **Quizzes**

There are 6 quizzes covering all units in this course. You are given one attempt for each quiz, which will be available for three days.

### **Final Exam**

This course requires you to write a traditional sit-down final exam. Final exams are written on campus at the University of Guelph or at alternate locations for students at a distance. The final exam will cover all assigned course material and will consist of 115 multiple-choice questions with four answer options per question. In order to pass the course, you **must pass** the final exam. If you fail the course due to an exam grade less than 50% you will receive a final grade of 49%.

It is assumed that all DE students will be writing their final examination on campus at the University of Guelph. University of Guelph degree and associate diploma students must check [WebAdvisor](#) for their examination schedule. Open Learning program students must check the [Open Learning Program Final Examination Schedule](#) for their examination schedule.

If you are studying at a distance, you can request to write your final exam at an alternate location. It is recommended that you make arrangements as early as possible in the semester since changes cannot be guaranteed after the deadline. Exam schedules for off-campus exams will be emailed by Week 9 of the course. For more information, please visit [Final Exams](#).

<https://webadvisor.uoguelph.ca>

<http://opened.uoguelph.ca/student-resources/Open-Learning-Program-Final-Exam-Schedule>

<http://opened.uoguelph.ca/student-resources/final-exams>

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## Course Technologies and Technical Support

### CourseLink System Requirements

You are responsible for ensuring that your computer system meets the necessary [system requirements](#). Use the [browser check](#) tool to ensure your browser settings are compatible and up to date. (Results will be displayed in a new browser window).

<http://spaces.uoguelph.ca/ed/system-requirements/>

<https://courselink.uoguelph.ca/d2l/systemCheck>

### Technical Skills

As part of your online experience, you are expected to use a variety of technology as part of your learning:

- Manage files and folders on your computer (e.g., save, name, copy, backup, rename, delete, and check properties);
- Install software, security, and virus protection;
- Use office applications (e.g., Word, PowerPoint, Excel, or similar) to create documents;

- Be comfortable uploading and downloading saved files;
- Communicate using email (e.g., create, receive, reply, print, send, download, and open attachments);
- Navigate the CourseLink learning environment and use the essential tools, such as **Dropbox**, **Quizzes**, **Discussions**, and **Grades** (the instructions for this are given in your course);
- Access, navigate, and search the Internet using a web browser (e.g., Firefox, Internet Explorer); and
- Perform online research using various search engines (e.g., Google) and library databases.

## Course Technologies

### Ares

The library's Ares Course Reserve system is a software solution that provides you with access to digital resources used in your course. The system also provides information on print resources placed at the physical reserve desk at the library. Accessibility and privacy policy statements do not exist for this software.

### CourseLink

Distance Education courses are offered entirely online using CourseLink (powered by D2L's Brightspace), the University of Guelph's online learning management system (LMS). By using this service, you agree to comply with the [University of Guelph's Access and Privacy Guidelines](#). Please visit the D2L website to review the [Brightspace privacy statement](#) and [Brightspace Learning Environment web accessibility standards](#).

<http://www.uoguelph.ca/web/privacy/>

<https://www.d2l.com/legal/privacy/>

<https://www.d2l.com/accessibility/standards/>

### McGraw-Hill Connect

This course will use McGraw-Hill Connect for as a supplementary resource. Connect is a digital learning environment administered by McGraw-Hill Education. To learn more about [Connect's accessibility policy](#) and [Connect's privacy policy](#), please visit the McGraw-Hill Education website.

<http://www.mheducation.com/about/accessibility.html>

<http://www.mheducation.com/privacy.html>

## Technical Support

If you need any assistance with the software tools or the CourseLink website, contact CourseLink Support.

## CourseLink Support

University of Guelph

Day Hall, Room 211

Email: [courselink@uoguelph.ca](mailto:courselink@uoguelph.ca)

Tel: 519-824-4120 ext. 56939

Toll-Free (CAN/USA): 1-866-275-1478

### Walk-In Hours (Eastern Time):

Monday thru Friday: 8:30 am–4:30 pm

### Phone/Email Hours (Eastern Time):

Monday thru Friday: 8:30 am–8:30 pm

Saturday: 10:00 am–4:00 pm

Sunday: 12:00 pm–6:00 pm

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## Course Specific Standard Statements

### Acceptable Use

The University of Guelph has an [Acceptable Use Policy](#), which you are expected to adhere to.

<https://www.uoguelph.ca/ccs/infosec/aup>

### 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 Course Home page to provide you with course reminders and updates. Please check this section frequently for course updates from your instructor.
- **Ask Your Instructor Discussion:** Use this discussion forum to ask questions of your instructor about content or course-related issues with which you are unfamiliar. If you encounter difficulties, the instructor is here to help you. Please post general course-related questions to the discussion forum so that all students have an opportunity to review the response. To access this discussion forum, select **Discussions** from the **Tools** dropdown menu.
- **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 48 to 72 hours.

### Netiquette Expectations

For distance education courses, the course website is considered the classroom and the same protections, expectations, guidelines, and regulations used in face-to-face

settings apply, plus other policies and considerations that come into play specifically because these courses are online.

Inappropriate online behaviour will not be tolerated. Examples of inappropriate online behaviour include:

- Posting inflammatory messages about your instructor or fellow students;
- Using obscene or offensive language online;
- Copying or presenting someone else's work as your own;
- Adapting information from the Internet without using proper citations or references;
- Buying or selling term papers or assignments;
- Posting or selling course materials to course notes websites;
- Having someone else complete your quiz or completing a quiz for/with another student;
- Stating false claims about lost quiz answers or other assignment submissions;
- Threatening or harassing a student or instructor online;
- Discriminating against fellow students, instructors, and/or TAs;
- Using the course website to promote profit-driven products or services;
- Attempting to compromise the security or functionality of the learning management system; and
- Sharing your username and password.

## **Submission of Assignments to Dropbox**

The Financial Planning Assignment, Case Study Assignment and Discussion 2 and 3 Summaries should be submitted electronically via the online **Dropbox** tool. When submitting your assignments using the **Dropbox** tool, do not leave the page until your assignment has successfully uploaded. To verify that your submission was complete, you can view the submission history immediately after the upload to see which files uploaded successfully. The system will also email you a receipt. Save this email receipt as proof of submission.

Be sure to keep a back-up copy of all of your assignments in the event that they are lost in transition. In order to avoid any last-minute computer problems, your instructor strongly recommend you save your assignments to a cloud-based file storage (e.g., Google Docs), or send to your email account, so that should something happen to your computer, the assignment could still be submitted on time or re-submitted.

It is your responsibility to submit your assignments on time as specified in the schedule section of this outline. Be sure to check the technical requirements and make sure you have the proper computer, that you have a supported browser, and that you have reliable Internet access. Remember that **technical difficulty is not an excuse not to**

**turn in your assignment on time.** Don't wait until the last minute as you may get behind in your work.

If, for some reason, you have a technical difficulty when submitting your assignment electronically, please contact your instructor or [CourseLink Support](#).

<http://spaces.uoguelph.ca/ed/contact-us/>

## **Late Policy**

If you choose to submit your individual assignments to the **Dropbox** tool late, the penalty would be 5% off each late day.

Academic considerations will only be given for medical reasons or other extenuating circumstances. If you require an extension, discuss it with the instructor as soon as possible and well before the due date. Barring exceptional circumstances, extensions will not be granted once the due date has passed. These rules are not designed to be arbitrary, nor are they inflexible. They are designed to keep you organized, to ensure that all students have the same amount of time to work on assignments, and to help to return marked materials to you in the shortest possible time.

## **Obtaining Grades and Feedback**

Unofficial assessment marks will be available in the **Grades** tool of the course website.

Your instructor will have grades posted online within 3 weeks of the submission deadline, if the assignment was submitted on time. Once your assignments are marked you can view your grades on the course website by selecting **Grades** from the **Tools** dropdown menu on the navbar. Your course will remain open to you for seven days following the last day of the final exam period.

University of Guelph degree students can access their final grade by logging into [WebAdvisor](#) (using your U of G central ID). Open Learning program students should log in to the [OpenEd Student Portal](#) to view their final grade (using the same username and password you have been using for your courses).

<https://webadvisor.uoguelph.ca>

<https://courses.opened.uoguelph.ca/portal/logon.do?method=load>

## **Rights and Responsibilities When Learning Online**

For distance education (DE) courses, the course website is considered the classroom and the same protections, expectations, guidelines, and regulations used in face-to-face settings apply, plus other policies and considerations that come into play specifically because these courses are online.

For more information on your rights and responsibilities when learning in the online environment, visit [Rights and Responsibilities](#).

<http://opened.uoguelph.ca/student-resources/rights-and-responsibilities>



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# University Standard Statements

## University of Guelph: Undergraduate Policies

As a student of the University of Guelph, it is important for you to understand your rights and responsibilities and the academic rules and regulations that you must abide by.

If you are a registered **University of Guelph Degree Student**, consult the [Undergraduate Calendar](#) for the rules, regulations, curricula, programs and fees for current and previous academic years.

If you are an **Open Learning Program Student**, consult the [Open Learning Program Calendar](#) for information about University of Guelph administrative policies, procedures and services.

<https://www.uoguelph.ca/registrar/calendars/undergraduate/current/>

<http://opened.uoguelph.ca/student-resources/open-learning-program-calendar>

## Email Communication

### University of Guelph Degree Students

As per university regulations, all students are required to check their uoguelph.ca e-mail account regularly: e-mail is the official route of communication between the University and its students.

### Open Learning Program Students

Check your email account (the account you provided upon registration) regularly for important communications, as this is the primary conduit by which the Open Learning and Educational Support will notify you of events, deadlines, announcements or any other official information.

## When You Cannot Meet Course Requirements

When you find yourself unable to meet an in-course requirement due to illness or compassionate reasons, please advise your course instructor **in writing**, with your name, ID number and email contact.

### University of Guelph Degree Students

Consult the [Undergraduate Calendar](#) for information on regulations and procedures for Academic Consideration.

<https://www.uoguelph.ca/registrar/calendars/undergraduate/current/c08/c08-ac.shtml>

### Open Learning Program Students

Please refer to the [Open Learning Program Calendar](#) for information on regulations and procedures for requesting Academic Consideration.

<http://opened.uoguelph.ca/student-resources/open-learning-program-calendar>

## **Drop Date**

### **University of Guelph Degree Students**

Students will have until the last day of classes to drop courses without academic penalty. [Review the Undergraduate Calendar for regulations and procedures for Dropping Courses.](#)

<https://www.uoguelph.ca/registrar/calendars/undergraduate/current/c08/c08-drop.shtml>

### **Open Learning Program Students**

Please refer to the [Open Learning Program Calendar](#).

<http://opened.uoguelph.ca/student-resources/open-learning-program-calendar>

## **Copies of Assignments**

Keep paper and/or other reliable back-up copies of all assignments: you may be asked to resubmit work at any time.

## **Accessibility**

The University of Guelph is committed to creating a barrier-free environment. Providing services for students is a shared responsibility among students, faculty and administrators. This relationship is based on respect of individual rights, the dignity of the individual and the University community's shared commitment to an open and supportive learning environment.

### **University of Guelph Degree Students**

Students requiring service or accommodation, whether due to an identified, ongoing disability or a short-term disability should contact Accessibility Services as soon as possible.

For more information, contact Accessibility Services at 519-824-4120 ext. 56208, [email Accessibility Services](#) or visit the [Accessibility Services website](#).

[accessibility@uoguelph.ca](mailto:accessibility@uoguelph.ca)

<https://wellness.uoguelph.ca/accessibility/>

### **Open Learning Program Students**

If you are an Open Learning program student who requires academic accommodation, please [contact the Academic Assistant to the Director](#). Please ensure that you contact us before the end of the first week of your course (every semester) in order to avoid any

delays in support. Documentation from a health professional is required for all academic accommodations. Please note that all information provided will be held in confidence.

If you require textbooks produced in an alternate format (e.g., DAISY, Braille, large print or eText), please [contact the Academic Assistant to the Director](#) at least two months prior to the course start date. If contact is not made within the suggested time frame, support may be delayed. It is recommended that you refer to the course outline before beginning your course in order to determine the required readings.

The provision of academic accommodation is a shared responsibility between OpenEd and the student requesting accommodation. It is recognized that academic accommodations are intended to “level the playing field” for students with disabilities.

[jessica.martin@uoguelph.ca](mailto:jessica.martin@uoguelph.ca)

## **Academic Misconduct**

The University of Guelph is committed to upholding the highest standards of academic integrity and it is the responsibility of all members of the University community – faculty, staff, and students – to be aware of what constitutes academic misconduct and to do as much as possible to prevent academic offences from occurring. University of Guelph students have the responsibility of abiding by the University's policy on academic misconduct regardless of their location of study; faculty, staff and students have the responsibility of supporting an environment that discourages misconduct. Students need to remain aware that instructors have access to and the right to use electronic and other means of detection.

Please note: Whether or not a student intended to commit academic misconduct is not relevant for a finding of guilt. Hurried or careless submission of assignments does not excuse students from responsibility for verifying the academic integrity of their work before submitting it. Students who are in any doubt as to whether an action on their part could be construed as an academic offence should consult with a faculty member or faculty advisor.

The [Academic Misconduct Policy](#) is detailed in the Undergraduate Calendar.

<https://www.uoguelph.ca/registrar/calendars/undergraduate/current/c08/c08-amisconduct.shtml>

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[http://www.lib.uoguelph.ca/sites/default/files/fair\\_dealing\\_policy\\_0.pdf](http://www.lib.uoguelph.ca/sites/default/files/fair_dealing_policy_0.pdf)

## **Plagiarism Detection Software**

Students should be aware that faculty have the right to use software to aid in the detection of plagiarism or copying and to examine students orally on submitted work. For students found guilty of academic misconduct, serious penalties, up to and including suspension or expulsion from the University can be imposed.

## **Recording of Materials**

Presentations which are made in relation to course work—including lectures—cannot be recorded or copied without the permission of the presenter, whether the instructor, a classmate or guest lecturer. Material recorded with permission is restricted to use for that course unless further permission is granted.