

Administrative Studies
Course Number: 33:011:390
Course Title: Personal Financial Planning

COURSE DESCRIPTION

The emphasis in this course is on the applications of personal financial planning concepts in an integrated planning environment; exposing students to the financial planning profession. Students will learn the following aspects of financial planning: risk management & insurance, personal investment management, tax planning, retirement planning, and estate planning. The course will take the student through the various components of a financial plan and emphasize various financial planning techniques that people use to accomplish their financial goals.

As students learn each component of financial planning they will also learn about the methods used by financial planners to interact with their clients. Financial planning software will be used (MoneyGuidePro) in combination with the learning of financial planning techniques to expose students to how financial planners conduct their business. Students will develop both basic and complex comprehensive financial plans by following the seven-step financial planning process as prescribed by the CFP Board. Students will complete individual and group work related to all aspects of a comprehensive financial plan.

COURSE MATERIALS

Textbook Personal Finance (13th edition)
 Authors: Kapoor
 Publisher: McGraw Hill (ISBN: 978-1-260-01399-3)

MoneyGuidePro This is free software that will be used as a tool to develop and present a financial plan.

LEARNING GOALS AND OBJECTIVES

This course is designed to help students develop skills and knowledge in the following area(s) associated with Retirement Planning:

1. **Business knowledge.** Students graduating with a BS degree will have broad understanding of basic business theory and practice and deep understanding of theory and practice within their major field.

Students will demonstrate:

- a. knowledge of current basic concepts in the functional areas of business.
- b. knowledge of current advanced concepts within their major field and an ability to integrate and apply these concepts to practical business problems.
- c. proficiency at using current software tools and information systems to manage business data and address practical business problems.

2. **Critical Thinking and Ethical judgment.** Students graduating with a BS degree will use reasoned and ethical judgment when analyzing problems and making decisions.

Students will demonstrate:

- a. ability to critically evaluate unstructured business decision-making scenarios and develop solutions
- b. recognition of ethical dimensions in unstructured business decision-making scenarios and implementation of ethical solutions.

3. **Global perspective.** Students graduating with a BS degree will have the breadth of perspective necessary to succeed in a global and diverse business environment.

Students will demonstrate:

- a. students will have a sensitivity and understanding of the impact of demographic and cultural diversity on business interactions both domestically and globally.

4. **Teamwork and Persuasive communication.** Students graduating with a BS degree will be effective communicators and have interpersonal relation skills.

Students will demonstrate:

- a. ability to construct clear, concise, and effective written business reports.
- b. ability to construct and deliver clear, concise, and convincing oral business reports.

5. **Quantitative Thinking.** Students graduating with a BS degree will understand and be able to apply appropriate quantitative techniques to

- a. analyzing and finding patterns in data
- b. analysis of business decision-making and planning

PREREQUISITES

Financial Management (33:390:300 or 33:390:310) for New Brunswick Rutgers Business School Students and Finance (29:390:329).

ACADEMIC INTEGRITY

I do NOT tolerate cheating. Students are responsible for understanding the RU Academic Integrity Policy (<http://academicintegrity.rutgers.edu/>)

I will strongly enforce this Policy and pursue *all* violations. On all examinations and assignments, students must sign the RU Honor Pledge, which states, “On my honor, I have neither received nor given

any unauthorized assistance on this examination or assignment.” I will screen all written assignments through *SafeAssign* or *Turnitin*, plagiarism detection services that compare the work against a large database of past work. Don’t let cheating destroy your hard-earned opportunity to learn. See business.rutgers.edu/ai for more details.

ATTENDANCE AND PREPARATION POLICY

- Expect me to attend all class sessions. I expect the same of you. If I am to be absent, my department chair or I will send you notice via email and Canvas as far in advance as possible. If you are to be absent, report your absence in advance at <https://sims.rutgers.edu/ssra/>. If your absence is due to religious observance, a Rutgers-approved activity, illness, or family emergency/death and you seek makeup work, also send me an email with full details and supporting documentation within 3 days of your first absence.
 - For weather emergencies, consult the campus home page. If the campus is open, class will be held.
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CANVAS

Canvas is the course management system tool for this course and it is your responsibility to make sure you have proper access to Canvas and that your email address forwards any emails from Canvas to you. Under each Module section there is a description of the Learning Objectives and a To Do Chart indicating the course materials for each module along with course activities (assignments). An example of such is below:

Upon completion of this Module, students will be able to:

1. Describe the importance of taxes for personal financial planning.
2. Calculate taxable income and the amount owed for federal income tax.
3. Prepare a federal income tax return.
4. Identify tax assistance sources.
5. Select appropriate tax strategies for various financial and personal situations.

To Do Chart

Course Material	Course Activities
<ul style="list-style-type: none">• Chapter 3 – Text• Videos• IRS forms (1040 Schedule A, B, and D)• Fiduciary/Best Interest Rule videos and articles• Case Study	<ul style="list-style-type: none">• Read assigned material• Watch videos• Complete the tax forms for the case study based in the information provided• Answer questions regarding the taxes from the case study

You must fully complete the assigned readings, watching of videos for each online session, along with the submission of each assignment. Failure to complete the online sessions and assigned work will result in a reduction in your grade.

Subject Matter Description	
Subject Matter	Abstract
Personal Financial Planning in Action	People need to develop financial goals and develop a plan to make decisions. This subject will explain the 7-step financial planning process and the need to address opportunity costs when creating financial goals and objectives.
Money Management Skills	Creating a budget and planning for your finances for both the short-term and long-term are important. This subject will discuss the budgeting process, cash flow statement and balance sheet for individuals. We will also discuss the difference between fixed costs and variable costs, discretionary vs. non-discretionary spending, and savings.
Introduction to MoneyGuidePro	Students will be introduced to MoneyGuidePro as software to aid in the financial planning process. This application will be used throughout the class to develop a comprehensive financial plan for the case study assigned.
Taxes in Your Financial Plan	Taxes are almost always a consideration in any financial planning decision made by individuals. Students will learn how individuals arrive at their taxable income, apply the progressive tax rates, and develop tax strategies for one's financial planning goals and objectives.
Financial Services: Savings Plans and Payment Accounts	There are many financial services available for individuals to manage their short-term savings and payments. This subject explores the various types of money market instruments used to invest one's emergency funds and looks at payment options.
Consumer Credit: Advantages, Disadvantages, Sources and Costs	Having the ability to borrow money is a very important component of a person's financial plan. This subject will review the pros and cons of credit, examine different types of personal credit, review the credit score process and explore all of the costs of credit. Additionally, debt management will be discussed as proper debt management is essential to one achieving their financial goals.
Selecting and Financing Housing	One of the largest purchases a person can make in their lifetime is their home. This subject explores the process of buying vs. renting, the home purchasing process and financing, and the selling process.
Home and Automobile Insurance	Transferring the risks of home ownership and automobile use through insurance is very important to one's financial plan. We will explore the various insurance coverages for these two topics in managing one's risk.
Health and Disability Income Insurance	The costs of healthcare and the potential of going on disability can greatly impact your personal financial plan. This subject covers the various topics of healthcare (Private vs. Public plans and Medicare) and how they fit into your overall financial plan. Regarding disability, it is more likely that a disability will cause financial hardship vs. death. We will explore the components of transferring this risk through insurance and the tax trade-offs associated with how disability insurance is purchased.
Financial Planning with Life Insurance	Life insurance is key to any financial plan in that the unexpected death of a family member can greatly derail achieving a family's financial goals. We will review the many types of life insurance (term, whole life, universal life and variable life) and how they fit into one's financial plan. We will also touch upon how life insurance is used to add liquidity to estates and help in the transfer of business ownership.

Subject Matter Description (continued)	
Subject Matter	Abstract
Long-Term Care Insurance Planning	As people are living longer, there is more of demand on long-term care. In New Jersey, the costs of these facilities can be over \$300 per day and can easily wipe out one's assets. We will explore methods used to protect one's asset base from the high costs of long-term care and learn about long-term care insurance is a way to transfer the financial risk.
Investing Basics Review: Bonds and Stocks	The asset allocation decision for a personal investment program is so important in achieving your financial goals. This topic reviews the difference between equity and fixed income investing; discussing the risk reward relationship of investing over one's lifetime.
Investing in Mutual Funds and ETFs	Rather than invest in individual securities, one can use portfolios to offer diversification. This subject will discuss how mutual funds and ETFs provide professional investment management to assist in the asset allocation decision.
Investment planning	The key with investing over one's lifetime is to understand the risk/reward relationship of investments with one's financial goals and risk tolerance. As people usually have various financial goals, we will explore how to develop asset allocation models to suit each financial goal, and how these models change over time.
Educational Planning	With the high cost of education, the need to save early, often and invest wisely is paramount to funding an education goal. Additionally, Congress has given various tax breaks to incentivize people to save for educational needs. This topic will explore various tax advantaged saving techniques for funding educational.
Retirement Planning	One financial goal that almost everyone has is retirement. This is a very complex subject in relation to savings privately, utilizing company/institution sponsored pension plans and social security. We will go through how many of the avenues for saving for retirement in a tax advantages manner and perform calculations in planning for one's overall retirement.
Estate Planning	According to AARP, 60% of adults die without a will ¹ . A will is just one component of an estate plan, as there can be many tax and administrative issues if a proper estate plan is not in place. This subject will cover how to properly plan an estate though the proper titling of assets, understand the probate process, plan for incapacities, calculate estate taxes and learn how trusts can protect one's assets.

CLASSROOM CONDUCT

- There is an expectation that we all conduct ourselves in a professional manner during

ASYNCHRONOUS

¹ <https://www.aarp.org/money/investing/info-2017/half-of-adults-do-not-have-wills.html>

This course will be taught in asynchronous format and there will Non-Required weekly meetings on () and () from ()-() for me to go over the various material and answer any questions from the students. Attendance at these these Non-Required meetings is encouraged to help support the Asynchronous format of the class and enhance the student learning.

GRADING POLICY

Course grades are determined as follows:

- 15% Connect Homework (Smartbook and End of Chapter Quizzes)
- 15% The Process of Financial Planning Homework Assignments (Individual Submissions; 3% each)
- 15% Mid-Term
- 15% Final
- 35% Case Study Project (Team Submissions; 11 submissions)
- 5% Final Financial Planning Report (using Money Guide Pro and based upon all other case study submissions)

Connect Homework

For each Financial Planning topic, there will be homework using McGraw Hill's Connect system.

The Process of Financial Planning Homework Assignments (Individual Submissions)

The following assignments will be completed individually and submitted via Canvas per the dates shown in the Course Schedule section of the syllabus (and highlighted in Yellow):

1. Interview a financial planner and submit via Canvas a one-page description of what a financial planner does on a day to day basis.
2. Research the DOL Fiduciary Rule and explain write a one-page analysis of the impact to clients and financial planners.
3. Identify two relatively important decisions that you made recently, and then analyze your decision-making style. Did you follow the general model of decision making? What decision rules, if any, were used? Did you use heuristics or other behavioral finance concepts? Why are values, ethics, and other personal perceptions or attitudes an important part of the decision-making process? (one-page)
4. Answer the sample focused interview questions from Kinder or Levin. How might your answers differ from the answers given by your spouse, partner, or close friend? How might these differences affect your financial choices? (2 pages)

The Kinder questions include:

“If you had all the money you needed, what would you do with your life?”

“If you had only five to ten years to live, but would be in good health the entire time, what would your life look like?”

“If you knew you were going to die tomorrow, what did you miss? What did you not get to do? Who did you not get to be?”

The Levin questions include:

“What financial things do you currently have that you appreciate the most?”

5. Describe and explain the purpose of a financial plan. Why is the message constant, regardless of the style, format, or length of the written document? (one-page)

Exams

There will be two exams during the class and the final is not cumulative. Exams will be done remotely, and you will have a time window to complete the exam on your own.

Case Study Project (Team Submissions)

Students will work in teams of 3-4 to complete the 11 assignments (highlighted in blue) associated with the Case Study project. Each case study submission will be 2-3 pages in length.

We will use MoneyGuidePro to analyze and present the various aspects of the financial plan (see appendix for an example of a financial plan in MoneyGuidePro)

Final Financial Planning Report

Each team is to submit a final financial plan that will cover all aspects of the topics discussed and also come with recommendations. Student teams will use MoneyGuidePro to produce the financial plan and this plan is based on all of the other assignments.

Overall Grading for the Course

The average grade for this course is **generally** a “B”, in the of a 2.95 – 3.15 for the class.

The **approximate**[#] grade distribution being the following:

- A – 15%
- B+ – 30%
- B - 35%
- C+ - 15%
- C - 5%

D - * - See note below

- # This is an approximation of the letter grade distribution and can vary depending on the actual number scoring distribution by the students; still staying the in 2.95-3.15 grade range.
- * Grades lower than a C can be earned if students perform under 15 points below the average.

COURSE SCHEDULE

Module #	Subject Covered	Materials	Assignments
1	Personal Finance Basics and the Time Value of Money	<ul style="list-style-type: none"> • Chapter. 1 – Text • Handouts from CFP Board regarding the steps in the financial planning process • Videos 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • <i>Interview a financial planner and submit one-page description of what a financial planner does on a day to day basis and submit in Canvas.</i>
2	Money Management Strategy: Financial Statements and Budgeting	<ul style="list-style-type: none"> • Chapter 3 – Text • Videos • Developing a budget template 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework
3	Introduction to MoneyGuidePro	<ul style="list-style-type: none"> • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Develop the personal budget for the case study being followed throughout the class using MoneyGuidePro. • Input all assets, liabilities, budget, insurances in MoneyGuidePro
4	Introduction to MoneyGuidePro (continued)	<ul style="list-style-type: none"> • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Develop the personal budget for the case study being followed throughout the class using MoneyGuidePro. • Answer questions regarding the cashflow from the case study budget • Input all assets, liabilities, budget, insurances in MoneyGuidePro
5	Planning Your Tax Strategy	<ul style="list-style-type: none"> • Chapter 4 – Text • Videos • IRS forms (1040 Schedule A, B, and D) • Fiduciary/Best Interest Rule videos and articles • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework • <i>Research the DOL Fiduciary/Best Interest Rule and explain write a one-page analysis of the impact to clients and financial planners and submit in Canvas.</i>

6	Planning Your Tax Strategy	<ul style="list-style-type: none"> • Chapter 4 – Text • Videos • IRS forms (1040 Schedule A, B, and D) • Fiduciary/Best Interest Rule videos and articles • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the tax forms for the case study based in the information provided • Answer questions regarding the taxes from the case study
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Module #	Subject Covered	Materials	Assignments
7	Financial Services: Savings Plans and Payment Accounts	<ul style="list-style-type: none"> • Chapter 5 – Text • Videos • Tale of Two Savers analysis • Decision Making Process • Review personal finance ratios (savings and emergency fund ratios) • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework • Input assets and liabilities in MoneyGuidePro. • Identify two relatively important decisions that you made recently, and then analyze your decision-making style. Did you follow the general model of decision making? What decision rules, if any, were used? Why are values, ethics, and other personal perceptions or attitudes an important part of the decision-making process? Write a two page paper on these questions and submit in Canvas • Answer questions regarding the savings and emergency fund from the case study.
8	Introduction to Consumer Credit	<ul style="list-style-type: none"> • Chapter 6 – Text • Videos • Using Credit Wisely slides • ABC of Credit Handout • Review personal finance ratios (current ratio, debt ratio, long term-debt ratio and credit usage ration) • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework.
9	Choosing a Source of Credit: The	<ul style="list-style-type: none"> • Chapter 7 – Text • Videos 	<ul style="list-style-type: none"> • Read assigned material • Watch videos

	Costs of Credit Alternatives	<ul style="list-style-type: none"> Using Credit Wisely slides ABC of Credit Handout Review personal finance ratios (current ratio, debt ratio, long term-debt ratio and credit usage ration) MoneyGuidePro Case Study 	<ul style="list-style-type: none"> Answer questions regarding the credit from the case study credit.
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Module #	Subject Covered	Materials	Assignments
10	The Housing Decision: Factors and Finances	<ul style="list-style-type: none"> Chapter 9 – Text Videos Review personal finance ratios (“Front-End mortgage qualification ratio and “Back-end” mortgage qualification ratio) MoneyGuidePro Case Study 	<ul style="list-style-type: none"> Read assigned material Watch videos Complete the Connect Homework.
11	The Housing Decision: Factors and Finances	<ul style="list-style-type: none"> Chapter 9 – Text Videos Review personal finance ratios (“Front-End mortgage qualification ratio and “Back-end” mortgage qualification ratio) MoneyGuidePro Case Study 	<ul style="list-style-type: none"> Read assigned material Watch videos Answer the sample focused interview questions below and ask someone else too. How might your answers differ from the answers given by your spouse, partner, or close friend? How might these differences affect your financial choices? (2 pages) <p><i>The Kinder questions include:</i> “If you had all the money you needed, what would you do with your life?” “If you had only five to ten years to live, but would be in good health the entire time, what would your life look like?” “If you knew you were going to die tomorrow, what did you miss? What did you not get to do? Who did you not get to be?”</p>
12	Property and Motor Vehicle Insurance	<ul style="list-style-type: none"> Chapter 10 – Text Videos MoneyGuidePro 	<ul style="list-style-type: none"> Read assigned material Watch videos Complete the Connect Homework.

		<ul style="list-style-type: none"> • Case Study 	<ul style="list-style-type: none"> • Answer questions regarding the Home and Automobile Insurance from the case study
13	Health, Disability and Long-Term Care Insurance	<ul style="list-style-type: none"> • Chapter 11 – Text • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework.
14	Health, Disability and Long-Term Care Insurance	<ul style="list-style-type: none"> • Chapter 11 – Text • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Answer questions regarding the Health and Disability Insurance from the case study
15	MID-TERM		
16	Life Insurance	<ul style="list-style-type: none"> • Chapter 12 – Text • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework.
17	Life Insurance	<ul style="list-style-type: none"> • Chapter 12 – Text • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Answer questions regarding the Life Insurance from the case study

Module #	Subject Covered	Materials	Assignments
18	Investing Fundamentals	<ul style="list-style-type: none"> • Chapter 13 – Text • Handouts on Long-Term Care • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework. •
19	Investing in Stocks	<ul style="list-style-type: none"> • Chapters 14 – Text • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework.
20	Investing in Bonds	<ul style="list-style-type: none"> • Chapter 15 – Text • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework.

21	Investment in mutual Funds/ETFs	<ul style="list-style-type: none"> • Chapter 16 - Text • Handouts on Investments Portfolios • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Answer questions regarding the Investment Portfolio from the case study
22	Educational Planning	<ul style="list-style-type: none"> • Handouts on Educational Planning • Videos • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework.
23	Starting Early: Retirement Planning	<ul style="list-style-type: none"> • Chapter 18 – Text • Videos • Articles • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework. • Answer questions regarding the Educational Planning from the case study

Module #	Subject Covered	Materials	Assignments
24	Starting Early: Retirement Planning	<ul style="list-style-type: none"> • Chapter 18 – Text • Videos • Articles • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework.
25	Starting Early: Retirement Planning	<ul style="list-style-type: none"> • Chapter 18 – Text • Videos • Articles • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Answer questions regarding the Retirement Planning from the case study
26	Estate Planning	<ul style="list-style-type: none"> • Chapter 19 – Text • Videos • Articles • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Complete the Connect Homework.
27	Estate Planning	<ul style="list-style-type: none"> • Chapter 19 – Text • Videos • Articles • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Read assigned material • Watch videos • Answer questions regarding the Estate Planning from the case study

28	FINAL	<ul style="list-style-type: none"> • MoneyGuidePro • Case Study 	<ul style="list-style-type: none"> • Describe and explain the purpose of a financial plan. Why is the message constant, regardless of the style, format, or length of the written document? • Final Financial Plan Due
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SUPPORT SERVICES

If you need accommodation for a *disability*, obtain a Letter of Accommodation from the Office of Disability Services. The Office of Disability Services at Rutgers, The State University of New Jersey, provides student-centered and student-inclusive programming in compliance with the Americans with Disabilities Act of 1990, the Americans with Disabilities Act Amendments of 2008, Section 504 of the Rehabilitation Act of 1973, Section 508 of the Rehabilitation Act of 1998, and the New Jersey Law Against Discrimination. More information can be found at ods.rutgers.edu.

[Rutgers University-New Brunswick ODS phone (848)445-6800 or email dsoffice@echo.rutgers.edu]

[Rutgers University-Newark ODS phone (973)353-5375 or email ods@newark.rutgers.edu]

If you are *pregnant*, the Office of Title IX and ADA Compliance is available to assist with any concerns or potential accommodations related to pregnancy.

[Rutgers University-New Brunswick Title IX Coordinator phone (848)932-8200 or email jackie.moran@rutgers.edu]

[Rutgers University-Newark Office of Title IX and ADA Compliance phone (973)353-1906 or email TitleIX@newark.rutgers.edu]

If you seek *religious accommodations*, the Office of the Dean of Students is available to verify absences for religious observance, as needed.

[Rutgers University-New Brunswick Dean of Students phone (848)932-2300 or email deanofstudents@echo.rutgers.edu]

[Rutgers University-Newark Dean of Students phone (973)353-5063 or email DeanofStudents@newark.rutgers.edu]

If you have experienced any form of *gender or sex-based discrimination or harassment*, including sexual assault, sexual harassment, relationship violence, or stalking, the Office for Violence Prevention and Victim Assistance provides help and support. More information can be found at <http://vpva.rutgers.edu/>.

[Rutgers University-New Brunswick incident report link: <http://studentconduct.rutgers.edu/concern/>. You may contact the Office for Violence Prevention and Victim Assistance at (848)932-1181]

[Rutgers University-Newark incident report link: https://cm.maxient.com/reportingform.php?RutgersUniv&layout_id=7 . You may also contact the Office of Title IX and ADA Compliance at (973)353-1906 or email at TitleIX@newark.rutgers.edu. If you wish to speak with a staff member who is confidential and does **not** have a reporting responsibility, you may contact the Office for Violence Prevention and Victim Assistance at (973)353-1918 or email run.vpva@rutgers.edu]

If students who have experienced a temporary condition or injury that is adversely affecting their ability to fully participate, you should submit a request via <https://temporaryconditions.rutgers.edu> .

If you are a military *veteran* or are on active military duty, you can obtain support through the Office of Veteran and Military Programs and Services. <http://veterans.rutgers.edu/>

If you are in need of *mental health* services, please use our readily available services.

[Rutgers University-Newark Counseling Center: <http://counseling.newark.rutgers.edu/>]

[Rutgers Counseling and Psychological Services–New Brunswick: <http://rhscaps.rutgers.edu/>]

If you are in need of *physical health* services, please use our readily available services.

[Rutgers Health Services – Newark: <http://health.newark.rutgers.edu/>]

[Rutgers Health Services – New Brunswick: <http://health.rutgers.edu/>]

If you are in need of *legal* services, please use our readily available services: <http://rusls.rutgers.edu/>

Students experiencing difficulty in courses due to *English as a second language (ESL)* should contact the Program in American Language Studies for supports.

[Rutgers–Newark: PALS@newark.rutgers.edu]

[Rutgers–New Brunswick: eslpals@english.rutgers.edu]

If you are in need of additional *academic assistance*, please use our readily available services.

[Rutgers University-Newark Learning Center: <http://www.ncas.rutgers.edu/rlc>]

[Rutgers University-Newark Writing Center: <http://www.ncas.rutgers.edu/writingcenter>]

[Rutgers University-New Brunswick Learning Center: <https://rlc.rutgers.edu/>]

[Optional items that many faculty include:

- Students must sign, date, and return a statement declaring that they understand the RU Academic Integrity Policy.

- Students must sign, date, and return a statement declaring that they understand this syllabus.]