

BUSFIN 3300 Syllabus

Sem: SP 26

Course Information

- **Course times and location:** No required schedule meetings; all instruction occurs in Carmen each week
- **Credit hours:** 3
- **Mode of delivery:** Distance Learning

Instructor

- **Name:** Derik Staufenberg
- **Email:** staufenberg.3@osu.edu
- **Office location:** 251 Mason Hall
- **Office hours:** Tuesdays and Thursdays from 1:00-2:00 p.m.
- **Preferred means of communication:**
 - My preferred method of communication for questions is **email**.
 - My class-wide communications will be sent through the Announcements tool in CarmenCanvas. Please check your [notification preferences](https://go.osu.edu/canvas-notifications) (go.osu.edu/canvas-notifications) to be sure you receive these messages.

Course Prerequisites

Econ 2001.01, 2002.01, and BUSMHR 2292

Course Description

An introduction to insurance and risk. Topics include the insurance mechanism and the risk management framework, the private insurance industry, government regulation of insurance, insurance contracts, auto insurance, homeowners insurance, life and health insurance, and group benefits and social insurance.



THE OHIO STATE UNIVERSITY

Fisher College of Business
Department of Finance

Learning Outcomes

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

- Explain the meaning of loss exposure and describe and compare the different types of risk
- Describe the major techniques for managing risk
- Explain the basic insurance mechanism (how insurance works) and describe the benefits of insurance coverage
- Describe the different types of insurance companies and insurance distribution systems
- Explain the key functions (operations) of an insurance company
- Describe the federal and state government regulation of insurance
- Explain the basic features of insurance contracts
- Explain the nature of the liability risk and describe the key features of auto insurance
- Describe the key features of homeowners insurance and the different types of coverage
- Describe the different types of life insurance and the general structure of life contracts.
- Describe the different forms of health, disability and long-term care insurance and the role each plays in personal health risk management
- Describe the different life, health and retirement benefits provided by employers and how these work in conjunction with individual life and health insurance.

Textbook Chapter Lecture Recordings: Each chapter's lecture "PowerPoint" will be recorded and available by the end of each week. Please check that week's module for the recorded lecture.

How This Online Course Works

Mode of delivery: This course is 100% online. There are no required sessions when you must be logged in to Carmen at a scheduled time.

Pace of online activities: This course is divided into **weekly modules**. Students are expected to keep pace with weekly deadlines but may schedule their efforts freely within that time frame.

Credit hours and work expectations: This is a 3 credit-hour course. According to [Ohio State bylaws on instruction](https://go.osu.edu/credithours) (go.osu.edu/credithours), students should expect around 3 hours per week of time spent on direct instruction (instructor content and Carmen activities, for example) in addition to 6 hours of homework (reading and assignment preparation, for example) to receive a grade of C average.

Attendance and participation requirements: Research shows regular participation is one of the highest predictors of success. With that in mind, I have the following expectations for everyone's participation:

- **Participating in online activities for attendance: at least once per week**
You are expected to log in to the course in Carmen every week. During most weeks you will probably log in many times. If you have a situation that might cause you to miss an entire week of class, discuss it with me *as soon as possible*.
- **Zoom meetings and office hours: optional**
All live, scheduled events for the course, including my office hours, are optional.
- **Participating in discussion forums: one or more times per week**



Course Materials, Fees and Technologies

Required Materials and/or Technologies

The textbook and/or courseware for this course is being provided via CarmenBooks. Through CarmenBooks, students obtain publisher materials electronically through CarmenCanvas, saving them up to 80% per title. The fee for this material is included as part of tuition and is listed as CarmenBooks fee on your Statement of Account. In addition to cost-savings, materials provided through CarmenBooks are available immediately on or before the first day of class. There is no need to wait for financial aid or scholarship money to purchase your textbook.

Unless you choose to opt-out of the program, you do NOT need to purchase any materials for this course at the bookstore. For more information on the program or information on how to opt out, please visit the CarmenBooks website.

- **Principles of Risk Management and Insurance** 14th edition by Rejda & McNamara
Access this eBook through the CarmenBooks reader link in the course navigation.

Required Equipment

- **Computer:** current Mac (MacOS) or PC (Windows 10) with high-speed internet connection
- **Webcam:** built-in or external webcam, fully installed and tested
- **Microphone:** built-in laptop or tablet mic or external microphone
- **Other:** a mobile device (smartphone or tablet) to use for BuckeyePass authentication

If you do not have access to the technology you need to succeed in this class, review options for technology and internet access at go.osu.edu/student-tech-access.

Recommended Equipment

- **TI BAII Plus Financial Calculator:** TI BAII Plus Financial calculator are available at the OSU Bookstore, as well as Amazon, Target, Wal-Mart, on-line, etc.

Required Software

Microsoft Office 365: All Ohio State students are now eligible for free Microsoft Office 365. Visit the [installing Office 365](https://go.osu.edu/office365help) (go.osu.edu/office365help) help article for full instructions.

CarmenCanvas Access

You will need to use [BuckeyePass](https://buckeyepass.osu.edu) (buckeyepass.osu.edu) multi-factor authentication to access your courses in Carmen. To ensure that you are able to connect to Carmen at all times, it is recommended that you do each of the following:

- Register multiple devices in case something happens to your primary device. Visit the [BuckeyePass - Adding a Device](https://go.osu.edu/add-device) (go.osu.edu/add-device) help article for step-by-step instructions.
- Request passcodes to keep as a backup authentication option. When you see the Duo login screen on your computer, click **Enter a Passcode** and then click the **Text me new codes** button that appears. This will text you ten passcodes good for 365 days that can each be used once.
- [Install the Duo Mobile application](https://go.osu.edu/install-duo) (go.osu.edu/install-duo) on all of your registered devices for the ability to generate one-time codes in the event that you lose cell, data, or Wi-Fi service.

If none of these options will meet the needs of your situation, you can contact the IT Service Desk at [614-688-4357 \(HELP\)](tel:614-688-4357) and IT support staff will work out a solution with you.

Technology Skills Needed for This Course

- Basic computer and web-browsing skills
- [Navigating CarmenCanvas](https://go.osu.edu/canvasstudent) (go.osu.edu/canvasstudent)
- [CarmenZoom virtual meetings](https://go.osu.edu/zoom-meetings) (go.osu.edu/zoom-meetings)
- [Recording a slide presentation with audio narration and recording, editing and uploading video](https://go.osu.edu/video-assignment-guide) (go.osu.edu/video-assignment-guide)

Technology Support

For help with your password, university email, CarmenCanvas, or any other technology issues, questions or requests, contact the IT Service Desk, which offers 24-hour support, seven days a week.

- **Self Service and Chat:** go.osu.edu/it
- **Phone:** [614-688-4357 \(HELP\)](tel:614-688-4357)
- **Email:** servicedesk@osu.edu



Grading and Faculty Response

How Your Grade is Calculated

Evaluation Criteria:

Graded Components	% of Total	Type
In-class Exams	45.0%	N ↑
In-Class Quizzes	12.5%	N ↑
In-Class Assignments and Homework*	42.5%	O ●●




Requirements for each form of graded component. Failing to follow these will represent academic misconduct. See below.

Independent Work [N ↑]: Strictly non-collaborative, original individual work. You may discuss this assignment with your instructor only. Discussions with other individuals, either in person or electronically, are strictly prohibited.

Collaboration Required [C ●●]: An explicit expectation for collaboration among students either in class or outside of class (i.e. group work).

Collaboration Optional [O ●●]: Students are permitted, but not required, to discuss the assignment or ideas with each other. However, all submitted work must be one's original and individual creation.

How your grade is calculated:

ASSIGNMENT CATEGORY	POINTS	PERCENTAGE	ASSIGNMENT
			TYPE
Exams (2 Midterms and a Final Exam) 60 pts each	180 pts	45.0%	
Quizzes (Best 5 out of 6) 10 pts each	50 pts	12.5%	
Homework Assignments*	170 pts	42.5%	
Total	400 pts	100%	

See course schedule below for due dates.

** Each Assignment grade will contribute equally towards the In Class Assignments and Homework component grade. Additional assignments that are not listed in the syllabus will raise the In Class Assignments and Homework component grade and overall total points for the class.*

Descriptions of Major Course Assignments

Homework Assignments

Description: The assignments will be individual and group, depending on the assignment. In either case, each student or group will be working independently of all other students or groups. Professor Staufenberg will randomly assign students to groups for each group assignment. The assignments include exam-style problems, case studies discussion questions and questions related to assigned readings (See Course Schedule for assignments and dates). **Please note that some assignments will be announced in class and will not be listed in the syllabus.**

* Each assignment grade will contribute equally towards the Assignments component grade. Additional assignments that are not listed in the syllabus will raise the Assignments component grade and overall total points for the class.

Quizzes

Description: There are six quizzes over the course of the semester. The quizzes will be administered through CarmenCanvas Quizzes and proctored by Honorlock. The lowest quiz score will be dropped. The remaining quiz scores will contribute equally towards the total quiz grade.

Exams

Description: There will be 2 midterms and 1 final exam. Both the midterms and final exam will be administered through CarmenCanvas Quizzes and proctored by Honorlock. Each timed exam will be 55 minutes in length. The midterms and final exam will be non-cumulative.

Academic integrity and collaboration: Your written assignments, including discussion posts, should be your own original work. You are encouraged to ask a trusted person to proofread your assignments before you turn them in but no one else should revise or rewrite your work.

Use of AI

Use of artificial intelligence (AI)-powered programs, including but not limited to ChatGPT, for course assignments must be first discussed and permitted by the faculty instructor. The scope of use may range from not permitted (with exception of AI-powered search engines such as Google, Bing, etc.) to a broader spectrum of allowed applications. When AI-powered programs are permitted, and used by students, the scope of use and content must be specified and referenced by students accordingly. Students are expected to be aware of the shortcomings of use of AI-powered programs, including risk of academic misconduct (e.g., plagiarism; etc.).



Testing Policy

There are no make-ups for quizzes. Missed quizzes will be recorded as a “0”. Missed exams can only be made-up in extreme cases (e.g., death of family member, personal hospitalization, etc.) with proper documentation (e.g., a physician’s note, ER paperwork, obituary, etc.). Each decision of potentially allowing a make-up exam is made by the instructor on a case-by-case basis. Additionally, you **MUST** contact the instructor (staufenberg.3@osu.edu) as soon as you know of a potential problem or conflict with an exam date. Alternative methods (e.g., oral exam, essay) of testing may be used for make-up exams. If you are experiencing an extreme situation or emergency, please attempt to notify the instructor (staufenberg.3@osu.edu) email ASAP.

Extra Credit/Grade Change Policy: Extra credit will not be offered unless it is available to the entire class. For example, if a student wishes to improve his or her grade at the end of the course, extra credit will not be available for this purpose; as it unfairly penalizes students who have consistently worked hard throughout the course. *This policy is strictly enforced.*

Late Assignments

Please refer to Carmen for due dates. Due dates are set to help you stay on pace and to allow timely feedback that will help you complete subsequent assignments.

Example: Due to the collaborative nature of class discussions, I am not able to grade posts submitted after the final weekly deadline for this assignment type.

Instructor Feedback and Response Time

I am providing the following list to give you an idea of my intended availability throughout the course. Remember that you can call [614-688-4357 \(HELP\)](tel:614-688-4357) at any time if you have a technical problem.

- **Preferred contact method:** If you have a question, please contact me first through my Ohio State email address. I will reply to emails within **24 hours on days when class is in session at the university**.
- **Class announcements:** I will send all important class-wide messages through the Announcements tool in CarmenCanvas. Please check [your notification preferences](http://go.osu.edu/canvas-notifications) (go.osu.edu/canvas-notifications) to ensure you receive these messages.
- **Discussion board:** I will check and reply to messages in the discussion boards once mid-week and once at the end of the week.
- **Grading and feedback:** For assignments submitted before the due date, I will try to provide feedback and grades within **seven days**. Assignments submitted after the due date may have reduced feedback, and grades may take longer to be posted.

Grading Scale

Letter	A	A-	B+	B	B-	C+	C	C-	D+	D	E
(Points)	(4.0)	(3.7)	(3.3)	(3.0)	(2.7)	(2.3)	(2.0)	(1.7)	(1.3)	(1.0)	(0.0)
Range:	100%-	93% -	90% -	87% -	83% -	80% -	77% -	73% -	70% -	67% -	60% - 0%

In keeping with Fisher College policy, I strive to have the average GPA for the course in the following range:

UG Business Elective Class 3.2 – 3.6



Other Course Policies

Discussion and Communication Guidelines

The following are my expectations for how we should communicate as a class. Above all, please remember to be respectful and thoughtful.

- **Writing style:** While there is no need to participate in class discussions as if you were writing a research paper, you should remember to write using good grammar, spelling, and punctuation. A more conversational tone is fine for non-academic topics.
- **Tone and civility:** Let's maintain a supportive learning community where everyone feels safe and where people can disagree amicably. Remember that sarcasm doesn't always come across online. I will provide specific guidance for discussions on controversial or personal topics.
- **Citing your sources:** When we have academic discussions, please cite your sources to back up what you say. For the textbook or other course materials, list at least the title and page numbers. For online sources, include a link.
- **Backing up your work:** Consider composing your academic posts in a word processor, where you can save your work, and then copying into the Carmen discussion.

Academic Integrity Policy

See [Descriptions of Major Course Assignments](#) for specific guidelines about collaboration and academic integrity in the context of this online class.

Ohio State's Academic Integrity Policy

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the Committee on Academic Misconduct (COAM) expect that all students have read and understand the university's [Code of Student Conduct](http://studentconduct.osu.edu) (studentconduct.osu.edu), and that all students will complete all academic and scholarly assignments with fairness and honesty. Students must recognize that failure to follow the rules and guidelines established in the university's *Code of Student Conduct* and this syllabus may constitute "Academic Misconduct."

The Ohio State University's *Code of Student Conduct* (Section 3335-23-04) defines academic misconduct as: "Any activity that tends to compromise the academic integrity of the university or subvert the educational process." Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized materials during an examination. Ignorance of the university's *Code of Student Conduct* is never considered an excuse for academic misconduct, so I recommend that you review the *Code of Student Conduct* and, specifically, the sections dealing with academic misconduct.

If I suspect that a student has committed academic misconduct in this course, I am obligated by university rules to report my suspicions to the Committee on Academic Misconduct. If COAM determines that you have violated the university's Code of Student Conduct (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in this course and suspension or dismissal from the university. If you have any questions about the above policy or what constitutes academic misconduct in this course, please contact me.

Other sources of information on academic misconduct (integrity) to which you can refer include:

- [Committee on Academic Misconduct](http://go.osu.edu/coam) (go.osu.edu/coam)
- [Ten Suggestions for Preserving Academic Integrity](http://go.osu.edu/ten-suggestions) (go.osu.edu/ten-suggestions)
- [Eight Cardinal Rules of Academic Integrity](http://go.osu.edu/cardinal-rules) (go.osu.edu/cardinal-rules)

Copyright for Instructional Materials

The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside of the course.

Creating an Environment Free from Harassment, Discrimination, and Sexual Misconduct

The Ohio State University is committed to building and maintaining a community to reflect diversity and to improve opportunities for all. All Buckeyes have the right to be free from harassment, discrimination, and sexual misconduct. Ohio State does not discriminate on the basis of age, ancestry, color, disability, ethnicity, gender, gender identity or expression, genetic information, HIV/AIDS status, military status, national origin, pregnancy (childbirth, false pregnancy, termination of pregnancy, or recovery therefrom), race, religion, sex, sexual orientation, or protected veteran status, or any other bases under the law, in its activities, academic programs, admission, and employment. Members of the university community also have the right to be free from all forms of sexual misconduct: sexual harassment, sexual assault, relationship violence, stalking, and sexual exploitation.

To report harassment, discrimination, sexual misconduct, or retaliation and/or seek confidential and non-confidential resources and supportive measures, contact the Office of Institutional Equity:

1. Online reporting form at <http://civilrights.osu.edu/>,
2. Call 614-247-5838 or TTY 614-688-8605,
3. Or email equity@osu.edu

The university is committed to stopping sexual misconduct, preventing its recurrence, eliminating any hostile environment, and remedying its discriminatory effects. All university employees have reporting responsibilities to the Office of Institutional Equity to ensure the university can take appropriate action:

- All university employees, except those exempted by legal privilege of confidentiality or expressly identified as a confidential reporter, have an obligation to report incidents of sexual assault immediately.
- The following employees have an obligation to report all other forms of sexual misconduct as soon as practicable but at most within five workdays of becoming aware of such information: 1. Any human resource professional (HRP); 2. Anyone who supervises faculty, staff, students, or volunteers; 3. Chair/director; and 4. Faculty member.

Your Mental Health

As a student you may experience a range of issues that can cause barriers to learning, such as strained relationships, increased anxiety, alcohol/drug problems, feeling down, difficulty concentrating and/or lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities. No matter where you are engaged in distance learning, The Ohio State University's Student Life Counseling and Consultation Service (CCS) is here to support you. If you find yourself feeling isolated, anxious or overwhelmed, [on-demand mental health resources](https://go.osu.edu/ccsondemand) (go.osu.edu/ccsondemand) are available. You can reach an on-call counselor when CCS is closed at [614- 292-5766](tel:6142925766). **24-hour emergency help** is available through the [National Suicide Prevention Lifeline website](https://www.suicidepreventionlifeline.org) (suicidepreventionlifeline.org) or by calling [1-800-273-8255\(TALK\)](tel:18002738255). [The Ohio State Wellness app](https://go.osu.edu/wellnessapp) (go.osu.edu/wellnessapp) is also a great resource.

Religious Accommodations

Ohio State has had a longstanding practice of making reasonable academic accommodations for students' religious beliefs and practices in accordance with applicable law. In 2023, Ohio State updated its practice to align with new state legislation. Under this new provision, students must be in early communication with their instructors regarding any known accommodation requests for religious beliefs and practices, providing notice of specific dates for which they request alternative accommodations within 14 days after the first instructional day of the course. Instructors in turn shall not question the sincerity of a student's religious or spiritual belief system in reviewing such requests and shall keep requests for accommodations confidential.

With sufficient notice, instructors will provide students with reasonable alternative accommodations with regard to examinations and other academic requirements with respect to students' sincerely held religious beliefs and practices by allowing up to three absences each semester for the student to attend or participate in religious activities.

Examples of religious accommodations can include, but are not limited to, rescheduling an exam, altering the time of a student's presentation, allowing make-up assignments to substitute for missed class work, or flexibility in due dates or research responsibilities. If concerns arise about a requested accommodation, instructors are to consult their tenure initiating unit head for assistance.

A student's request for time off shall be provided if the student's sincerely held religious belief or practice severely affects the student's ability to take an exam or meet an academic requirement and the student has notified their instructor, in writing during the first 14 days after the course begins, of the date of each absence. Although students are required to provide notice within the first 14 days after a course begins, instructors are strongly encouraged to work with the student to provide a reasonable accommodation if a request is made outside the notice period. A student may not be penalized for an absence approved under this policy.

If students have questions or disputes related to academic accommodations, they should contact their course instructor, and then their department or college office. For questions or to report discrimination or harassment based on religion, individuals should contact the **Civil Rights Compliance Office**.



Accessibility Accommodations for Students with Disabilities

Requesting Accommodations

The university strives to maintain a healthy and accessible environment to support student learning in and out of the classroom. If you anticipate or experience academic barriers based on your disability (including mental health, chronic, or temporary medical conditions), please let me know immediately so that we can privately discuss options. To establish reasonable accommodations, I may request that you register with Student Life Disability Services. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion.

Disability Services Contact Information

- Phone: [614-292-3307](tel:614-292-3307)
- Website: slds.osu.edu
- Email: slds@osu.edu
- In person: [Baker Hall 098, 113 W. 12th Avenue](#)

Accessibility of Course Technology

This online course requires use of CarmenCanvas (Ohio State's learning management system) and other online communication and multimedia tools. If you need additional services to use these technologies, please request accommodations as early as possible.

- [CarmenCanvas accessibility](http://go.osu.edu/canvas-accessibility) (go.osu.edu/canvas-accessibility)
- Streaming audio and video
- [CarmenZoom accessibility](http://go.osu.edu/zoom-accessibility) (go.osu.edu/zoom-accessibility)

Refer to the CarmenCanvas course for up-to-date due dates.

COURSE SCHEDULE (SEE DETAILED WEEKLY SCHEDULE IN CARMENCANVAS)

Day	Topic
Week 1 Jan. 12, Mon.	<ul style="list-style-type: none"> • Read: Syllabus • Read: Chapter 1 - Risk and Its Treatment • Homework: Introduction to the Class Discussion Board Due Sunday, January 18th at 11:59PM • Homework: Chapter 1 Assignment Due Sunday, January 18th at 11:59PM
Week 2 Jan. 19, Mon.	<ul style="list-style-type: none"> • Read: Chapter 2 - Insurance and Risk • Homework: Chapter 2 Assignment Due Sunday, January 25th at 11:59PM • Quiz 1 – Chapter 1 Due Sunday, January 25th at 11:59PM
Week 3 Jan. 26, Mon.	<ul style="list-style-type: none"> • Read: Chapter 3 - Introduction to Risk Management • Read: Chapter 5 - Types of Insurers and Marketing Systems • Homework: Chapter 3 Assignment Due Sunday, February 1st at 11:59PM
Week 4 Feb. 2, Mon.	<ul style="list-style-type: none"> • Read: Chapter 6 - Insurance Company Operations • Homework: Chapters 5 and 6 Assignments Due Sunday, February 8th at 11:59PM
Week 5 Feb. 9, Mon.	<ul style="list-style-type: none"> • Read: Chapter 9 – Fundamental Legal Principles • Read: Chapter 10 - Analysis of Insurance Contracts • Homework: Chapter 9 Assignment Due Sunday, February 15th at 11:59PM • Quiz 2 – Chapters 2, 3, 5 and 6 Due Sunday, February 15th at 11:59PM



Day	Topic
Week 6 Feb. 16, Mon.	<ul style="list-style-type: none"> • Homework: Chapter 10 Assignment Due Sunday, February 22nd at 11:59PM • Midterm 1 Due Friday, February 20th at 11:59PM
Week 7 Feb. 23, Mon.	<ul style="list-style-type: none"> • Read: Chapter 11 - Life Insurance • Read: Chapter 12 - Life Insurance Contractual Provisions • Homework: Chapter 11 Assignment Due Sunday, March 1st at 11:59PM
Week 8 Mar. 2, Mon.	<ul style="list-style-type: none"> • Read: Chapter 13 - Buying Life Insurance • Read: Chapter 14 - Annuities and Individual Retirement Accounts • Homework: Chapters 12 and 13 Assignments Due Sunday, March 8th at 11:59PM • Homework: Mid-Semester Reflection Paper Due Sunday, March 8th at 11:59PM • Quiz 3 – Chapter 11 Due Sunday, March 8th at 11:59PM
Week 9 Mar. 9, Mon.	<ul style="list-style-type: none"> • Read: Chapter 15 – Individual Health Insurance Coverages • Homework: Chapters 14 and 15 Assignments Due Sunday, March 15th at 11:59PM
Week 10 Mar. 16, Mon.	SPRING BREAK
Week 11 Mar. 23, Mon.	<ul style="list-style-type: none"> • Read: Chapter 17 – Employee Benefits: Retirement Plans • Homework: Chapters 17 Assignments Due Sunday, March 29th at 11:59PM • Quiz 4 – Chapters 13, 14 and 15 Due Sunday, March 29th at 11:59PM



Day	Topic
Week 12 Mar. 30, Mon.	<ul style="list-style-type: none"> • Midterm 2 Due Monday, March 30th at 11:59PM • Read: Chapter 19 - The Liability Risk • Homework: Chapter 19 Assignment Due Sunday, April 5th at 11:59PM
Week 13 Apr. 6, Mon.	<ul style="list-style-type: none"> • Read: Chapter 20 - Auto Insurance • Read: Chapter 21 - Auto Insurance (Continued) • Homework: Chapter 20 Assignment Due Sunday, April 12th at 11:59PM • Quiz 5 – Chapters 19 and 20 Due Sunday, April 12th at 11:59PM
Week 14 Apr. 13, Mon.	<ul style="list-style-type: none"> • Read: Chapter 22 - Homeowners Insurance, Section I • Homework: Chapters 21 and 22 Assignments Due Sunday, April 19th at 11:59PM • Homework: End of Semester Reflection Paper Due Sunday, April 19th at 11:59PM
Week 15 Apr. 20, Mon.	<ul style="list-style-type: none"> • Read: Chapter 23 - Homeowners Insurance, Section II • Homework: Chapter 23 Assignment Due Sunday, April 26th at 11:59PM • Quiz 6 – Chapters 21 and 22 Due Sunday, April 26th at 11:59PM
FINALS WEEK	<ul style="list-style-type: none"> • Final Exam: Date and Time to be Announced at a Later Date