



## FIN320: INTRODUCTION TO INSURANCE AND INVESTMENT PLANNING

### **Credit Hours:** 3

**Contact Hours:** This is a 3-credit course, offered in accelerated format. This means that 16 weeks of material is covered in 8 weeks. The exact number of hours per week that you can expect to spend on each course will vary based upon the weekly coursework, as well as your study style and preferences. You should plan to spend 14-20 hours per week in each course reading material, interacting on the discussion boards, writing papers, completing projects, and doing research.

**Faculty Information:** Faculty contact information and office hours can be found on the faculty profile page.

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### **COURSE DESCRIPTION AND OUTCOMES**

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#### **Course Description:**

A study of managing insurance needs and managing investments, including personal, property, and health insurance, annuities, equity investments, asset allocation, portfolio diversification, stock and bond valuation, traditional and alternative asset classes and investment strategies. Particular emphasis is on insurance needs analysis and portfolio evaluation.

#### **Course Overview:**

In this course, you will master the fundamental principles of insurance and investment planning. Various topics include different types of insurance and coverage options, and investing in stocks and bonds, mutual funds, ETFs and real estate. You will develop an understanding of private and public insurance products, investment vehicles, and different approaches to investment. The goal of this course is to enable you to determine appropriate insurance coverage and evaluate investment portfolio performance.

#### **Course Learning Outcomes:**

1. Recommend appropriate personal, property, and health insurance options.
2. Compare and contrast types of annuities.
3. Describe the principles of investing.
4. Analyze equity investments.
5. Describe the fundamentals of derivatives, fixed income securities, and fixed income strategies.
6. Plan appropriate education savings and financing options based on education goals.
7. Effectively communicate insurance and investment options.

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### **PARTICIPATION & ATTENDANCE**

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Prompt and consistent attendance in your online courses is essential for your success at CSU Global Campus. Failure to verify your attendance within the first 7 days of this course may result in your withdrawal. If for some reason you would like to drop a course, please contact your advisor.

Online classes have deadlines, assignments, and participation requirements just like on-campus classes. Budget your time carefully and keep an open line of communication with your instructor. If you are having technical problems, problems with your assignments, or other problems that are impeding your progress, let your instructor know as soon as possible.

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## COURSE MATERIALS

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### Required:

1. Billingsley, R., Gitman, L, & Joehnk, M. (2017). *Personal financial planning* (14th ed.). Boston, MA: Cengage Learning. ISBN-10: 1-305-63661-9 or ISBN-13: 978-1-305-63661-3
2. Garman, E.T., & Forgue, R. (2017). *Personal finance* (13th ed.). Boston, MA: Cengage Learning. ISBN: 9781337099752
3. HP 10bII+ Financial Calculator -OR- Texas Instruments BAII Plus Business Analyst

**NOTE:** All non-textbook required readings and materials necessary to complete assignments, discussions, and/or supplemental or required exercises are provided within the course itself. Please read through each course module carefully.

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## COURSE SCHEDULE

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### Due Dates

The Academic Week at CSU Global begins on Monday and ends the following Sunday.

- **Discussion Boards:** The original post must be completed by Thursday at 11:59 p.m. MT and Peer Responses posted by Sunday 11:59 p.m. MT. Late posts may not be awarded points.
- **Opening Exercises:** Take the opening exercise before reading each week's content to see which areas you will need to focus on. You may take these exercises as many times as you need. The opening exercises will not affect your final grade.
- **Mastery Exercises:** Students may access and retake mastery exercises through the last day of class until they achieve the scores they desire.
- **Critical Thinking:** Assignments are due Sunday at 11:59 p.m. MT.
- **Live Classroom:** Although participation is not required, Live Classroom sessions are held during Week 2 and Week 5. There are two total sessions.

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## WEEKLY READING AND ASSIGNMENT DETAILS

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### Module 1: Managing Risk

#### Readings

- Chapter 10, Sections 1 and 2 in *Personal Finance*, (13th ed.)
- Chapter 8, Section 1 in *Personal Financial Planning*, (14th ed.)
- Roszkowski, M. J., & Grable, J. E. (2009). Evidence of lower risk tolerance among public sector employees in their personal financial matters. *Journal of Occupational & Organizational Psychology*, 82(2), 453–463.

### **Opening Exercise (0 points)**

### **Discussion (25 points)**

### **Mastery Exercise (10 points)**

### **Portfolio Reminder (0 points)**

A final Portfolio Project is due at the end of the course. You have two options from which to choose for this final project. This week, you should review the Portfolio Project options in Module 8 and the Portfolio Project grading rubric.

Keep in mind that you have two preliminary deliverables for your Portfolio Project (Modules 4 and 5).

## **Module 2: Personal Insurance**

### **Readings**

- Chapter 10.2g (pg 305) and Chapter 12.1(pg 360 -367) in *Personal Finance*, (13th ed.)
- Chapter 9 Section 8-1b and Chapter 8 Section 8-3 in *Personal Financial Planning*, (14th ed.)
- Blanchett, D. M., & Finke, M. (2019). Should annuities be purchased from tax-sheltered assets? *Journal of Financial Service Professionals*, 73(6), 41–50. (To view this reading, please open the link provided and download the "PDF full text.")

### **Opening Exercise (0 points)**

### **Discussion (25 points)**

### **Critical Thinking (70 points)**

#### Option 1: Wayne

Life insurance rates are based on preferred, standard or substandard risk, as determined by an underwriter. Discuss the potential rating for the scenario below, and what this might mean for his ability to obtain insurance:

Wayne is a 50 year old male, who smokes 7-10 cigarettes per day. He does workout 3-5 times per week, and eats a healthy diet. His family tends toward the heavy side, and at 5'9" tall he weighs in at 210 pounds.

He is married, and the sole provider of income for his family. His daughter will be starting college in 2 years. The family income is \$100,000 a year, and they have a \$200,000 mortgage but no other debt.

He came to you for assistance in figuring out how much life insurance he should purchase, and how much he could anticipate spending on coverage. Although you are not able to give him exact costs, provide him with a summary of possible options ranked by potential premium costs.

Prepare a 3-4 page summary for Wayne discussing his options, in addition to a title page and reference page. Include how much ideally he should have in coverage, how he is rated due to his health status, and what his insurance options are, including term, permanent, whole life or universal life. Provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules. Follow Guide Rubric instructions in addition to CT exercise instructions.

## Option 2: James

James has come to you with a question about life insurance. He has a high tolerance for risk, but he also understands the need to have life insurance for his family in case he unexpectedly dies. He is interested in insurance that has a cash value with a sub-account that will let him invest his accumulated cash value aggressively. What type of life insurance policy would work and allow James the greatest flexibility in terms of face value, premium and aggressive investing?

Assume James will be a preferred risk, is 40 years old, married with an income earning spouse. They have two children under 6, and an annual income of \$200,000 a year. They also have a \$300,000 mortgage, and \$45,000 in auto loans, but no credit card debt.

Provide James a 3-4 page summary of the amount of coverage you determine he may need and possible options, including a term plan with outside investing, and insurance plans that build in the investment component, in addition to a title page and reference page. Offer pros and cons to each type of coverage, and a ranking of costs. Provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules.

### **Mastery Exercise (10 points)**

### **Portfolio Reminder (0 points)**

Begin to accumulate resources for your portfolio project. You will be completing an Investment and Insurance Needs Analysis, including retirement investments, and insurances including disability, life, health, long term care, property, and liability for the following client. As you work through these modules, print, save and bookmark resources you may find helpful.

## **Module 3: Health Insurance**

### **Readings**

- Chapter 11, Sections 1, 2, 4, and 5 in *Personal Finance*, (13th ed.)
- Chapter 9, Sections 2, 3, 5, and 6 in *Personal Financial Planning*, (14th ed.)

### **Opening Exercise (0 points)**

### **Discussion (25 points)**

### **Live Classroom (0 points)**

### **Mastery Exercise (10 points)**

### **Critical Thinking (75 points)**

## Option 1: Employee-Sponsored Health Plan

June is covered by an employer sponsored health plan. She has had significant health care expenses over the last two years and came to you as her planner with concerns about her policy being cancelled. Explain to June the concepts of “guaranteed renewability” and “non-cancellability” and how they apply to her situation.

Provide June with a 2-3 page memo, including resources and links, that will help her understand her rights under the above concepts, in addition to a title page and a reference page. Provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer

reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules. Follow Guide Rubric instructions in addition to CT exercise instructions.

#### Option 2: Self-Employed

June is considering quitting her job to become self-employed. She came to you, as her financial advisor, to discuss the benefits and pitfalls of health insurance if she chooses to leave employment. In a PowerPoint presentation, provide June with the tax and cost benefits of continuing employment, and being covered by an employer sponsored plan. Include a slide discussing the guaranteed renewability and non-cancellability of these plans. Contrast that with the options available as a self-employed individual, including Marketplace coverage, and private insurance. *Be sure to touch on short and long-term disability insurance.*

Submit a 8-10 slide PowerPoint presentation including links to resources. Include a title slide and a reference slide. Provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules. For tips on creating presentations visit the CSU Global Writing Center Visual Presentation page. Follow Guide Rubric instructions in addition to CT exercise instructions.

#### **Portfolio Reminder (0 points)**

Continue accumulating resources for your portfolio project. You will be completing an Investment and Insurance Needs Analysis, including retirement investments, and insurances including disability, life, health, long term care, property, and liability for the following client. As you work through these modules, print, save and bookmark resources you may find helpful.

#### **Module 4: Insuring Your Property**

##### **Readings**

- Chapter 10 in *Personal Financial Planning*, (14th ed.)

##### **Opening Exercise (0 points)**

##### **Discussion (25 points)**

##### **Mastery Exercise (10 points)**

##### **Critical Thinking (75 points)**

#### Option 1: Budgeting Insurance

Esteban and Sarah are a married couple in their early twenties. They are expecting their first child. They have a single income net annual salary of \$45,000 and budget that shows the following expenses:

Rent - \$900

Utilities, phones etc - \$450

Groceries - \$400

Eating out and entertainment - \$200

New car loan - \$550

Used car loan - \$400

Credit card minimum payments - \$200

Provide a spreadsheet allocating how they should spend insurance dollars based on their limited family budget: prioritize the type of insurance needed and the “at very least” amount of coverage they should consider. Write a 2-3 page paper summarizing the spreadsheet and justifying the coverage you recommend, in addition to a title page and a reference page. Follow Guide Rubric instructions in addition to CT exercise instructions.

### Option 2: Small Business Insurance

The Small Business Administration describes six common types of business insurance: general liability insurance, product liability insurance, professional liability insurance, commercial property insurance, home-based business insurance, business owner’s policy.

Daniela wants to open her first business as a free-lance photographer. She just graduated from college and has saved \$9,000. Below are her estimated startup costs:

Two cameras: \$3,500  
Two additional lenses: \$2,000  
Two flashes: \$700  
Four memory cards: \$200  
Two external drives: \$240  
Computer or laptop suitable for editing: \$2,350  
Website: \$60  
Photo editing software subscription: \$120 per year  
Business licenses: \$150 per year  
Online proof gallery: \$120 per year  
Business cards: \$30

Daniela is wondering if she needs business insurance. Of the six common types, which insurance(s) would you recommend she get? What questions would you ask her about her business to help you determine her insurance needs?

Provide a spreadsheet allocating how she should spend insurance dollars based on her limited budget: prioritize the type of insurance needed and the “at very least” amount of coverage she should consider. Write a 2-3 page paper summarizing the spreadsheet and justifying the coverage you recommend, in addition to a title page and a reference page.

For each option, provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules. Follow Guide Rubric instructions in addition to CT exercise instructions.

### **Portfolio Milestone (50 points)**

Review both portfolio family scenarios in Module 8. Select the one you plan to work on for this course. Then, compare and contrast the two situations, completing the task below:

1. Describe the types of insurance options each family has available to them and which ones each family needs.
2. Discuss the differences in Dick and Jane’s needs vs. Paul and Ann’s needs.
3. How will the needs for each family change over the next 20 years?

Submit a 1-2 page summary of your comparison. Include your list of resources for each type of insurance you can start to use to build out their plan.

## **Module 5: Investment Planning**

### **Readings**

- Chapter 13, Sections 2 and 4 in *Personal Finance*, (13th ed.)
- Chapter 11, Sections 1, 2, 3, and 6 in *Personal Financial Planning*, (14th ed.)

### **Opening Exercise (0 points)**

### **Discussion (25 points)**

### **Mastery Exercise (10 points)**

### **Critical Thinking (75 points)**

#### Option 1: Edward and Stephanie

Edward and Stephanie Create are a couple in their 50s. They have twins, Anna and Juan, who are 27 and independent. They have no debt. Create a sample investment portfolio for Edward and Stephanie, considering the following information:

Edward is the sole income earner, with an annual salary of \$75,000. He is planning to retire from this position within the next five years. At that time, he will be eligible to receive a pension that is a defined benefit plan and estimates that it will be 40% of his current salary. He is hoping this will allow him to work elsewhere just part-time but knows that this may prevent him from contributing to another 401K. His current 401K has \$250,000. They do not currently own a home but are thinking about purchasing a retirement home.

Create a spreadsheet and include a 2-3 page paper that outlines an investment plan that takes them into retirement and beyond, in addition to a title page and a reference page. Provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules. Follow Guide Rubric instructions in addition to CT exercise instructions.

#### Option 2: John and Colleen

The Stephensons are a young family of four. John works as an electrician and earns \$40,000 a year. Colleen works as a substitute teacher and earns \$400 a week; however, this can vary based on how many hours she works each week. The couple has two children, Aiden, 4 years old, and Crystal, 2 years old. They have a recent 30 year mortgage, two car payments, and \$30,000 in student loan debt. They want to start saving for retirement but are unsure of how much to save and where to invest their money. Create a sample investment portfolio for the Stephenson's.

Create a PowerPoint that outlines an investment plan appropriate to their time horizon. Your presentation should be 7-10 slides long and include title and reference pages. For tips on creating presentations visit the CSU Global Writing Center Visual Presentation page. Provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules. Follow Guide Rubric instructions in addition to CT exercise instructions.

### **Portfolio Milestone (50 points)**

Review both portfolio family scenarios in Module 8. Then complete the tasks below:

1. Compare and contrast the two situations, Dick and Jane's investment needs vs. Paul and Ann's investment needs.
2. Discuss the different investment options for each family based on different levels of risk tolerance.
3. Create a list of resources for each type of investment you can use to build out their plan.

Submit a 1-2 page summary of your comparison. Include your list of resources for each type of investment you can start to use to build out their plan.

### **Module 6: Stocks and Bonds**

#### **Readings**

- Chapter 12, Section 1 in *Personal Financial Planning*, (14th ed.)
- Oakley, P. (2019, November 29). Adding value. *Investors Chronicle*, 24.
- Perold, A. (2004). The capital asset pricing model. *Journal of the American Economic Association*, 18(3), 3–24.

#### **Opening Exercise (0 points)**

#### **Discussion (25 points)**

#### **Live Classroom (0 points)**

#### **Mastery Exercise (10 points)**

#### **Critical Thinking (75 points)**

##### Option 1: Investing in Stocks

Choose a stock (can be the one you researched for the discussion question) or select one from either [www.atomfinance.com](http://www.atomfinance.com) or [www.morningstar.com](http://www.morningstar.com) and analyze its risk and return.

1. Describe your analysis and a scenario in which you would recommend investing in the stock you chose and why.
2. What methods of calculating risk did you use?
3. What other options are available?
4. Create an Excel spreadsheet and include all calculators used in your analysis.

##### Option 2: Investing in Bonds

Choose a bond from [www.morningstar.com](http://www.morningstar.com) and analyze its risk and return.

1. Describe your analysis and a scenario in which you would recommend investing in the bond you chose and why.
2. What methods of calculating risk did you use?
3. What other options are available?
4. Create an Excel spreadsheet and include all calculators used in your analysis.

For each option, submit your Excel spreadsheet along with a paper describing your analysis.

Your paper should be 3-4 pages in length. Provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules. Follow Guide Rubric instructions in addition to CT exercise instructions.

### **Portfolio Reminder (50 points)**

Continue accumulating resources for your portfolio project. You will be completing an Investment and Insurance Needs Analysis, including retirement investments, and insurances including disability, life, health, long term care, property, and liability for the following client. As you work through these modules, print, save and bookmark resources you may find helpful.

### **Module 7: Other Investments**

#### **Readings**

- Chapter 15, Sections 2 and 4 in *Personal Finance* (13th ed.)
- Chapter 13, Sections 1, 2, 3, and 4 in *Personal Financial Planning* (14th ed.)

#### **Opening Exercise (0 points)**

#### **Discussion (25 points)**

#### **Mastery Exercise (10 points)**

#### **Portfolio Reminder (0 points)**

This week, you should be finishing any final corrections or changes on your Investments and Insurance Needs Analysis. Begin work on the written plan, and start to plan the PowerPoint presentation for your client. The entire portfolio project will be due in Module 8. For tips on creating presentations visit the CSU Global Writing Center Visual Presentation page.

### **Module 8: Education Planning**

#### **Readings**

- Akers, B., Dancy, K., & Delisle, J. (2019). *College affordability update: Value, price, and choice in U.S.* New York: Manhattan Institute for Policy Research.
- Baum, S. (2018). How students pay for college. *Change*, 50(3/4), 135–141.
- Best way to save for college: 529 savings plan vs. coverdell ESA. (2018, August 7). Bloomington, IL: The Pantagraph.
- Monagle, L. L. (2018). Financial aid for students: Online resources. *Congressional Research Service: Report*, 1–13 (To view this reading, please open the link provided and download the "PDF full text.")
- Saving for college? Consider a 529. (2018). *Dow Theory Forecasts*, 74(2), 1–2. (To view this reading, please open the link provided and download the "PDF full text.")

#### **Opening Exercise (0 points)**

#### **Discussion (25 points)**

#### **Mastery Exercise (10 points)**

#### **Portfolio Project (250 points)**

Option 1:

For this project, you will be completing an Investment and Insurance Needs Analysis, including retirement investments, and insurances including disability, life, health, long term care, property, and liability for the following client:

Edgar and Jasmine are 54 and 49 respectively. They are both employed and have two teenage children who plan to attend college.

Income:

Edgar makes \$100,000 a year

Jasmine makes \$127,000 a year

Considerations:

- Each are interested in income replacement if they become disabled, or die.
- Since their house will be paid off in 20 years, Jasmine feels she only needs to have coverage until that time.
- Edgar would like to have enough coverage on both of them to cover a funeral if necessary.
- They would like to be able to pay for their childrens' higher education.
- They also want to make sure they are not a burden to their children should they need nursing home care.
- They have two car loans totalling \$35,000, and plan to continue to purchase new vehicles every three years (so they will continue to have vehicle loans, requiring full coverage on their cars).
- They also have \$25,000 in credit card debt that they are working hard to pay off.
- They have health coverage through work, and both have the option to participate in 401K plans which average an 8% return.

Using the skills and approaches you have learned in this course, complete a needs analysis for this family. Include the types of coverage that are important in their situation, amounts of coverage that make sense and the factors they may need to consider for each type of insurance.

Option 2:

For this project, you will be completing an Investment and Insurance Needs Analysis, including retirement investments, and insurances including disability, life, health, long term care, property, and liability for the following client:

Paul and Ann Smith are in their 20's and have no children. Both are working full time.

Income:

- Combined income of \$100,000 a year.

Considerations:

- They plan to have children in the future, but are thinking about 10 years down the road. They would like to fund part of their childrens' higher education.
- Paul would like to quit his job (he makes \$35,000 of their income) to start his own consulting business.
- They rent an apartment, and Ann has health insurance through work that can cover them both.
- They like to drive new cars, so have vehicle loans of \$40,000, at 2% interest (due to their very good credit).
- Ann received an inheritance from her aunt when she was 19 years old of \$100,000 which she promptly invested in a mutual fund earning 6% annually.
- Ann plans to contribute 10% of her income to the 403B at her job.
- Paul would like to open some type of self-employed retirement plan when he leaves his job.

Using the skills and approaches you have learned in this course, complete a needs analysis for this family. Include the types of coverage that are important in their situation, amounts of coverage that make sense and the factors they may need to consider for each type of insurance.

For each option, submit a written 5-7 page plan, along with a 7-10 slide PowerPoint presentation that you could present to the client. Include a title page and a reference page. Provide at least 4 additional resources formatted according to the CSU Global Citing and APA Requirements, at least 2 should be scholarly/peer reviewed, to support your findings. Use the CSU Global library to find additional appropriate scholarly/academic references beyond the references given in the modules. For tips on creating presentations visit the CSU Global Writing Center Visual Presentation page.

Grading Scale	
A	95.0 – 100
A-	90.0 – 94.9
B+	86.7 – 89.9
B	83.3 – 86.6
B-	80.0 – 83.2
C+	75.0 – 79.9
C	70.0 – 74.9
D	60.0 – 69.9
F	59.9 or below

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## COURSE POLICIES

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### Course Grading

20% Discussion Participation  
0% Opening Exercises  
0% Live Classroom  
8% Mastery Exercises  
37% Critical Thinking Assignments  
35% Final Portfolio Project

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## IN-CLASSROOM POLICIES

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For information on late work and incomplete grade policies, please refer to our [In-Classroom Student Policies and Guidelines](#) or the Academic Catalog for comprehensive documentation of CSU-Global institutional policies.

### Academic Integrity

Students must assume responsibility for maintaining honesty in all work submitted for credit and in any other work designated by the instructor of the course. Academic dishonesty includes cheating, fabrication, facilitating academic dishonesty, plagiarism, reusing /repurposing your own work (see *CSU Global Guide to Writing and APA Requirements* for percentage of repurposed work that can be used in an assignment), unauthorized possession of academic materials, and unauthorized collaboration. The CSU Global Library provides information on how students can avoid plagiarism by understanding what it is and how to use the Library and Internet resources.

### Citing Sources with APA Style

All students are expected to follow the *CSU Global Guide to Writing and APA Requirements* when citing in APA (based on the APA Style Manual, 6th edition) for all assignments. For details on CSU Global APA style, please

review the APA resources within the CSU Global Library under the “APA Guide & Resources” link. A link to this document should also be provided within most assignment descriptions in your course.

### **Disability Services Statement**

CSU–Global is committed to providing reasonable accommodations for all persons with disabilities. Any student with a documented disability requesting academic accommodations should contact the Disability Resource Coordinator at 720-279-0650 and/or email [ada@CSUGlobal.edu](mailto:ada@CSUGlobal.edu) for additional information to coordinate reasonable accommodations for students with documented disabilities.

### **Netiquette**

Respect the diversity of opinions among the instructor and classmates and engage with them in a courteous, respectful, and professional manner. All posts and classroom communication must be conducted in accordance with the student code of conduct. Think before you push the Send button. Did you say just what you meant? How will the person on the other end read the words?

Maintain an environment free of harassment, stalking, threats, abuse, insults or humiliation toward the instructor and classmates. This includes, but is not limited to, demeaning written or oral comments of an ethnic, religious, age, disability, sexist (or sexual orientation), or racist nature; and the unwanted sexual advances or intimidations by email, or on discussion boards and other postings within or connected to the online classroom. If you have concerns about something that has been said, please let your instructor know.