



COLORADO STATE UNIVERSITY  
— GLOBAL —

## FIN570: INSURANCE AND RISK MANAGEMENT

### **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:**

This course provides students with an understanding of how large-scale complex risks can be quantified, and managed. The needs in designing and implementing a risk management strategy are emphasized. We further examine the business and technical issues, regulatory requirements and techniques involved in measuring and reporting those risks across organizations.

### **Course Overview:**

This course provides learners with an understanding of how large-scale and complex risk can be quantified and managed, as well as presenting the design and implementation needs of a risk management strategy. A diverse array of risks may threaten the company's property, liability, personnel, and net income. In treating these risks, the company must have a comprehensive program to identify and eliminate, or at minimum control, individual risks. Failure to do so not only has the potential to cost money but may literally put the company out of business. Thus, understanding and being able to apply risk management principles is essential. To that end, the course surveys business and technical issues, regulatory requirements, and techniques to measure and report risk across a major organization.

The readings and lectures in the course present the best practices of risk management, and both real and hypothetical case studies involving the application of learning to build an Enterprise-Wide Risk Management program. On completion of this course, learners will be equipped to be key players in helping an organization mitigate the frequency and severity of identified risks and to assist the organization in meeting its risk management goals. Those completing the course have the opportunity to earn both college credit and prepare for the Associate in Risk Management (A.R.M.) 54 exam offered by the IIA.

### **Course Learning Outcomes:**

1. Describe contemporary theories of Enterprise Risk Management and the financial theories underlying the discipline.
2. Analyze and describe hazards that represent a risk to the organization.
3. Evaluate methods to reduce, eliminate, or otherwise mitigate hazards.
4. Interpret the best methods to accomplish an organization's risk management goals.

5. Access the monitoring results of a risk management strategy.

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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:

The Institutes. (2018) *Risk Management Principles and Practices*, (3<sup>rd</sup> ed). The Institutes: Malvern, PA. ISBN 978 0894622090.

**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.
- **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 3 and Weeks 6. There are two totalsessions.

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## WEEKLY READING AND ASSIGNMENT DETAILS

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### Module 1

#### Readings

- Chapter 1 in *Risk Management Principles and Practices*
- McDonald, C. (2015, September 16). Enterprise Risk Lagging Globally, Study Finds. Risk Management Monitor. Retrieved from <http://www.riskmanagementmonitor.com/enterprise-risk-lagging-globally-study-finds/>
- O'Rourke, M. (2017, June 1). Total Cost of Risk Declines Again. Risk Management Magazine. Retrieved from <http://www.rmmagazine.com/2017/06/01/total-cost-of-risk-declines-again/>

#### Discussion (25 points)

### **Critical Thinking: Title (50 points)**

#### Option 1: Four Quadrants

XYZ corporation manufactures swimming pools and supplies. The corporation is non-U.S. based with corporate headquarters located in Japan. Many components and raw materials are purchased within the United States.

The corporation is increasing the number of products offered to consumers.

What types of risks will the XYZ corporation face as the company continues to grow and offer new products?

For this assignment, identify risks associated with the four risk quadrants: hazard, operational, financial, and strategic. In an essay, discuss each of the four quadrants in detail and provide an example of each associated quadrant.

Your response must be in a Word document of 4-5 pages in length, not counting the title and references page.

Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your references and your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements The CSU-Global Library is a great place to look for sources!

#### Option 2: Four Quadrants

XYZ corporation manufactures swimming pools and supplies. The corporation is non-U.S. based with corporate headquarters located in Japan. Many components and raw materials are purchased within the United States.

The corporation is increasing the number of products offered to consumers. What types of risks will the XYZ corporation face as the company continues to grow and offer new products?

For this assignment, identify risks associated with the four risk quadrants: hazard, operational, financial, and strategic. In an essay, discuss each of the four quadrants in detail and provide an example of each associated quadrant.

Your response must be in a Word document of 4-5 pages in length, not counting the title and references page.

Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your references and your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements. The CSU-Global Library is a great place to look for sources!

## **Module 2**

### **Readings**

- Chapter 2 in *Risk Management Principles and Practices*
- Amato, N. (2017, April 18). The 5 Habits of Top Risk Managers. *Journal of Accountancy*. Retrieved from <https://www.journalofaccountancy.com/news/2017/apr/habits-of-top-risk-managers-201716479.html>
- (2017, September 6). COSO Issues Important Update to ERM Framework. *PR Newswire US*. Retrieved from <http://web.b.ebscohost.com.csuglobal.idm.oclc.org/ehost/detail/detail?vid=0&sid=236bacd6-3da9-4bcc-8864-6736c84bebe9%40pdc-v-sessmgr03&bdata=JnNpdGU9ZWZWhvc3QtbGl2ZQ%3d%3d#AN=127504557&db=bth>

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

### **Critical Thinking: Title (100 points)**

\*Assignment Description Here\*

### Option 1: Case Study

This Critical Thinking assignment is based upon a published case study. View the case study **MEANING AND USAGE OF A CONCEPTUAL ENTERPRISE RISK MANAGEMENT FRAMEWORK – A CASE STUDY**

Review the case study and write a 4-5-page essay addressing the following questions and support your answers:

1. What is the meaning of risk management?
2. What is a common risk management strategy?
3. What are the main elements of Enterprise Risk Management (ERM)?
4. Why should ERM also cover risks associated with sustainability?

Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements. For grading guidelines, a Critical Thinking grading rubric for this assignment can be found in the Module folder.

### Option 2: Case Study

This Critical Thinking assignment is a case study analysis based on The ISO 31000 standard in supply chain risk management

Review the resource and write a 4-5-page essay addressing the following questions and support your answers:

1. What is the purpose of ISO31000?
2. How is ISO 31000 related to risk management?
3. How is ISO 31000 beneficial the corporation in mitigating the risks associated with the corporation's supply chain?

Include at least 6 credible sources (at least 4 scholarly/peer reviewed). The CSU-Global Library is a great place to look for sources! Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements. For grading guidelines, a Critical Thinking grading rubric for this assignment can be found in the Module 2 folder.

## Module 3

### Readings

- Chapters 3 & 4 in *Risk Management Principles and Practices*
- (June 2014). Strategic reference points, risk and strategic choices in small and medium-sized enterprises. *Journal of Business Economics and Management*. Nexis Uni. Retrieved from <https://advance-lexis-com.csuglobal.idm.oclc.org/document/?pdmfid=1516831&crd=504ec2e9-08ac-4bab-8bf2-e03167647cf5&pddocfullpath=%2Fshared%2Fdocument%2Fnews%2Furn%3AcontentItem%3A5CV3-0WB1-DYV1-90DM-00000-00&pddocid=urn%3AcontentItem%3A5CV3-0WB1-DYV1-90DM-00000-00&pdcontentcomponentid=210549&pdteaserkey=sr2&pditab=allpods&ecomp=bynk&earg=sr2&prid=3eacdaa7-c0de-4a50-9a65-b33b10ff5cfb>
- (2019, January 25). Regulatory Capital Adequacy Ratio of Banks Up 0.66 Percentage Point To 16.18% In December. *Ukrainian News Agency*. Nexis Uni. Retrieved from <https://advance-lexis-com.csuglobal.idm.oclc.org/document/?pdmfid=1516831&crd=c759088b-2e53-4dc4-a5e6-e1be50a2185f&pddocfullpath=%2Fshared%2Fdocument%2Fnews%2Furn%3AcontentItem%3A5V8M-42F1-DXMP-K46W-00000-00&pddocid=urn%3AcontentItem%3A5V8M-42F1-DXMP-K46W-00000-00&pdcontentcomponentid=390018&pdteaserkey=sr0&pditab=allpods&ecomp=bynk&earg=sr0&prid=4fe5bc5d-3ba8-4e67-a2f9-91023568e561>

### Discussion (25 points)

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

#### **Critical Thinking: Title (50 points)**

Option 1:

FAS bank began as a local bank that realized substantial growth over the years since establishment in 1950. The bank is now considered a large institution. FAS is seeking to acquire a portfolio of credit products. By purchasing such a portfolio, it can be profitable but there are financial risks associated with it as well.

Financial risks can be categorized into three areas: commodity, credit, and equity risk. For example, an instance of credit risk would be if a borrower defaults on a loan thus a loss is incurred.

In a 4-5-page essay describe each of the three financial risks and provide an example of each risk. Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements.

Option 2: Hazard Risks

The readings this week discussed hazard risks. Classify and describe in detail the four categories of hazard risk: property, liability, personnel, and net income and address the following: Describe a related real-world experience or example to tie your paper together. How do the four risks relate to each other?

How do they differ?

How can you protect yourself from loss?

In a 4-5-page essay describe each of the three financial risks and provide an example of each risk.

Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements.

## **Module 4**

### **Readings**

- Chapter 5 in *Risk Management Principles and Practices*
- Decker, A., & Galer, D. (2017, May 1). Greyswans spread their wings. CGMA Magazine. Retrieved from <http://www.cgma.org/magazine/issues/2017/may/managing-risk-of-unexpected-outcomes.html>

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

#### **Critical Thinking: Title (100 points)**

Option 1: Case Study

Let's look at the LEGO corporation for the case study. LEGO has been successful at risk management. Most of us are familiar with the Legos toy products and today the corporation is one of the largest in the toy market with a strength in brand recognition.

Review article:

Holbrook, E. (2013, February 1). Not just child's play: Strategic risk management at Lego. *Risk Management*. Retrieved from <http://www.rmmagazine.com/2013/02/01/not-just-childs-play-strategic-risk-management-at-lego/>

Discuss the following questions about risk management at LEGO. How did LEGO become one of the largest in the toy market?

How is an ERM database useful in risk management at LEGO? Was the change in strategic direction beneficial to LEGO?

Your response must be in a Word document of 4-5 pages, not counting the title and reference pages.

Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements.

#### Option 2: Case Study

Let's look at a case study on Risk Management that relates to our studies.

Review Kopia, J., Just, V., Geldmacher, W., & Bußian, A. (2017). Meaning and usage of a conceptual enterprise risk management framework—a case study. *Ecoforum* 6.2, 0-0. Retrieved from <http://ecoforumjournal.ro/index.php/eco/article/view/597/384>

Discuss the following about risk management based upon what you learned from the article. Describe the purpose and components of Enterprise Risk Management framework.

Explain how to implement ERM.

Compare/contrast ERM with conventional risk management.

Your response must be in a Word document of 4-5 pages, not counting the title and reference pages. Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements.

## Module 5

### Readings

- Chapters 6 & 7 in *Risk Management Principles and Practices*
- Heires, K. (2017). Flaws in the data. *Risk Management Magazine*. Retrieved from <http://www.rmmagazine.com/2017/04/03/flaws-in-the-data/>

### Discussion (25 points)

### Critical Thinking: Title (50 points)

Option 1: Probability Distributions

XYZ corporation is an Indiana-based corporation and has 5 manufacturing plants. One of the corporation's objectives is to have 10 manufacturing plants active with the next 5 years. The corporation employs a risk manager to minimum risks faced by the corporation. Collection of information from previous business transactions is crucial to forecasting. The risk manager is using data to analyze the risks for the future additions of manufacturing plants. Data collected was managed to ensure the data was accurate and relevant for manipulation in forecasting loss probability. Do you think the risk manager should entirely depend on the data collection from existing manufacturing plants? Support your answer.

In a 4-5-page essay discuss the risk manager's approach to risk management and other resources the manager could use to generate more detail-oriented information. Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements.

#### Option 2: Probability Distributions

Xap corporation is an international-based corporation and has 15 manufacturing plants. One of the corporation's objectives is to have 20 manufacturing plants active with the next 5 years. The corporation employs a risk manager to minimum risks faced by the corporation. Collection of information from previous business transactions is crucial to forecasting. The risk manager is using data to analyze the risks for the future additions of manufacturing plants. Data collected was managed to ensure the data was accurate and relevant for manipulation in forecasting loss probability. Do you think the risk manager should entirely depend on the data collection from existing manufacturing plants? Support your answer.

In a 4-5-page essay discuss the risk manager's approach to risk management and other resources the manager could use to generate more detail-oriented information. Include at least 6 credible sources (at least 4 scholarly/peer reviewed) in addition to your textbook. Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements.

## Module 6

### Readings

- Chapter 8 in *Risk Management Principles and Practices*
- States News Service. (2018, October 12). GLOBAL RISK FINANCING FACILITY. States News Service. Nexis Uni. Retrieved from [https://advance-lexis-com.csuglobal.idm.oclc.org/document/?pdmfid=1516831&crid=6541df50-4cea-45ed-b904-423b428d6fa4&pddocfullpath=%2Fshared%2Fdocument%2Fnews%2Furn%3AcontentItem%3A5TG7-1CD1-JCBF-S3JK-00000-00&pddocid=urn%3AcontentItem%3A5TG7-1CD1-JCBF-S3JK-00000-00&pdcontentcomponentid=8058&pdteaserkey=sr8&pditab=allpods&ecomp=bynk&earg=sr8&prd=a7207aa4-9222-41b2-9461-f76b7fa0d880](https://advance.lexis-com.csuglobal.idm.oclc.org/document/?pdmfid=1516831&crid=6541df50-4cea-45ed-b904-423b428d6fa4&pddocfullpath=%2Fshared%2Fdocument%2Fnews%2Furn%3AcontentItem%3A5TG7-1CD1-JCBF-S3JK-00000-00&pddocid=urn%3AcontentItem%3A5TG7-1CD1-JCBF-S3JK-00000-00&pdcontentcomponentid=8058&pdteaserkey=sr8&pditab=allpods&ecomp=bynk&earg=sr8&prd=a7207aa4-9222-41b2-9461-f76b7fa0d880)

### Discussion (25 points)

### Live Classroom (0 points)

### Critical Thinking: Title (100 points)

### Option 1: The Tastie Corporation

The Tastie corporation has adopted the practice of reviewing the corporate risk data as collected on a monthly basis, as well as an annual, and 5-year basis.

At the conclusion of the tax year, the Tastie risk manager runs an annual report to present the data risk management information collected and analyzed. Annually, this report is utilized to update the corporation's risk management plan to remain competitive and profitable.

In an essay, address the following questions with supporting detail:

What is it an advantage to periodically monitor a corporation's risk management treatment plan? Why is current reporting of data crucial to the success of Tastie corporation?

Why would Tastie corporation choose to produce an annual report as well as monthly data reports?

Your paper must be formatted in accordance with the CSU-Global Guide to Writing and APA Requirements. Your essay must be in a Word document of 4-5 pages, not counting the title and reference pages. Include at least 6 references (at least 4 scholarly/peer reviewed) in addition to your course textbook. You do not need to reference your textbook as the information in the textbook is already known by all parties. The CSU-Global Library is a great place to look for sources!

### Option 2: The SAT Corporation

The SAT corporation has adopted the practice of reviewing the corporate risk data as collected on a monthly basis, as well as an annual, 5 year, and 10-year basis. At the conclusion of the tax year, the SAT risk manager runs an annual report to present the data risk management information collected and analyzed. Annually, this report is utilized to update the corporation's risk management plan to remain competitive and profitable. In an essay address the following questions with supporting detail: What is it an advantage to periodically monitor a corporation's risk management treatment plan? Why is current reporting of data crucial to the success of SAT corporation? Why would SAT corporation choose to produce monthly data reports, annual reports, 5 year, and 10-year reports? Your paper must be formatted in accordance with CSU-Global Guide to Writing and APA Requirements. Your essay must be in a Word document of 4- 5 pages, not counting the title and reference pages. Include at least 6 references (at least 4 scholarly/peer reviewed) in addition to your course textbook. You do not need to reference your textbook as the information in the textbook is already known by all parties. The CSU-Global Library is a great place to look for sources!

## **Module 7**

### **Readings**

- Chapters 9 & 10 in *Risk Management Principles and Practices*
- Anderson, T. (2018, May 2). Working group will examine post-Brexit finance risk management. *Mondaq. Nexis Uni*. Retrieved from [https://advance-lexis-com.csuglobal.idm.oclc.org/document/?pdmfid=1516831&crid=502e2573-c9ab-4e07-86bd-ebe4ad27f9c8&pddocfullpath=%2Fshared%2Fdocument%2Fnews%2Furn%3AcontentItem%3A5S7G-3MT1-JCF5-V15J-00000-00&pddocid=urn%3AcontentItem%3A5S7G-3MT1-JCF5-V15J-00000-00&pdcontentcomponentid=149522&pdteaserkey=sr0&pditab=allpods&comp=1fyk&earg=sr0&prid=9da7838e-7d2d-4326-b093-8f3d017245d6](https://advance.lexis-com.csuglobal.idm.oclc.org/document/?pdmfid=1516831&crid=502e2573-c9ab-4e07-86bd-ebe4ad27f9c8&pddocfullpath=%2Fshared%2Fdocument%2Fnews%2Furn%3AcontentItem%3A5S7G-3MT1-JCF5-V15J-00000-00&pddocid=urn%3AcontentItem%3A5S7G-3MT1-JCF5-V15J-00000-00&pdcontentcomponentid=149522&pdteaserkey=sr0&pditab=allpods&comp=1fyk&earg=sr0&prid=9da7838e-7d2d-4326-b093-8f3d017245d6)

## Discussion (25 points)

### Module 8

#### Readings

- Chapter 11 in *Risk Management Principles and Practices*
- (2015, June 8). PwC US expands risk assurance practice in Pacific Northwest market; Appoints Randy Melby as National Practice leader in PwC's Risk Assurance Practice. *PR Newswire. Nexis Uni*. Retrieved from [https://advance-lexis-com.csuglobal.idm.oclc.org/document/?pdmfid=1516831&crid=26d2d6b9-80f5-4921-a514-5e2cde0bbd83&pddocfullpath=%2Fshared%2Fdocument%2Fnews%2Furn%3AcontentItem%3A5G5S-WMK1-DXP3-R0SN-00000-00&pddocid=urn%3AcontentItem%3A5G5S-WMK1-DXP3-R0SN-00000-00&pdcontentcomponentid=8054&pdteaserkey=sr3&pditab=allpods&ecomp=bynk&earg=sr3&prid=e69a39cb-f27e-4d79-bf53-bcf77098f562](https://advance.lexis-com.csuglobal.idm.oclc.org/document/?pdmfid=1516831&crid=26d2d6b9-80f5-4921-a514-5e2cde0bbd83&pddocfullpath=%2Fshared%2Fdocument%2Fnews%2Furn%3AcontentItem%3A5G5S-WMK1-DXP3-R0SN-00000-00&pddocid=urn%3AcontentItem%3A5G5S-WMK1-DXP3-R0SN-00000-00&pdcontentcomponentid=8054&pdteaserkey=sr3&pditab=allpods&ecomp=bynk&earg=sr3&prid=e69a39cb-f27e-4d79-bf53-bcf77098f562)

#### Discussion (25 points)

#### Portfolio Project (350 points)

Option 1: A Risk Management Program for a Financial Institution

You are the Chief Risk Officer (CRO) for a small community bank located in a town with a population of approximately 20,000 residents. The institution has one brick and mortar location which is the bank itself.

The bank has a two-lane drive-thru, as well as 2 walk-up automated teller machines (ATMs). There are a total of 21 full-time employees and 6 part-time employees.

Your job as the Chief Risk Officer (CRO) is to design a complete risk management program that covers both perspectives of traditional risk management and financial Enterprise Risk Management (ERM).

In your essay, examine the step-by-step risk management processes that have been presented in the course. Identify and address at minimum ten risks, with at least three each from traditional risk (pure risks) and financial risks (speculative risks). You are expected to provide clarity and thoroughness in your explanations and focus on risks that would legitimately concern a competency business owner/bank manager. Please do not choose trivial examples.

For each risk you identified, explain how meeting that risk will meet one of the organizational goals listed below. They are:

- Tolerable Uncertainty
- Legal and Regulatory Compliance
- Survival
- Business Continuity
- Earnings Stability
- Profitability and Growth
- Social Responsibility
- Economy of Risk Management Operations.

Instructions:

- Your Portfolio Project must be completed in a Word document of 8-10 pages, not including the title and reference pages.
- Cite and integrate at minimum 12 supportive sources (at least 10 are scholarly/peer reviewed) in addition to your text or other required readings. preferably from the CSU-Global Library.
- Spend time to ensure that all formatting complies with CSU-Global Guide to Writing and APA Requirements, and thoroughly proofread and grammar-check your final product.
- Be sure to examine the Portfolio Project grading rubric, found in the Module 8 folder, to see how you will be graded and to guide your project writing and organization.

#### Option 2: A Risk Management Program for a Corporation

As the Chief Risk Officer (CRO) of The EGO corporation, your position involves risk management in the corporate operating activities and processes. One of your responsibilities is to design a complete risk management program covering traditional risk management and financial Enterprise Risk Management (ERM). In your essay, examine the step-by-step risk management processes that have been explored in the course. Identify and address a minimum of ten risks, with at least three each from traditional risk (pure risks) and financial risks (speculative risks). You are expected to provide clarity and thoroughness in your explanations and focus on risks that would legitimately concern a competent business owner.

For each risk you identified, explain how addressing that risk will meet one or more of the organizational goals listed below:

- Tolerable Uncertainty
- Legal and Regulatory Compliance
- Survival
- Business Continuity
- Earnings Stability
- Profitability and Growth
- Social Responsibility
- Economy of Risk Management Operations.

#### Instructions:

- Your Portfolio Project must be completed in a Word document of 8-10 pages, not including the title and reference pages.
- Cite and integrate at minimum 12 supportive sources (at least 10 are scholarly/peer reviewed) in addition to your text or other required readings. Preferably from the CSU-Global Library.
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- Be sure to examine the Portfolio Project grading rubric, found in the Module 8 folder, to see how you will be graded and to guide your project writing and organization.

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## COURSE POLICIES

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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

### Course Grading

20% Discussion Participation  
45% Critical Thinking Assignments  
35% Final Portfolio Project  
0% Live Classroom

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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 /re-purposing 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.