

FCHD 3350 - FAMILY FINANCE

Fall 2016

Section 1, MW 11:30-12:20, ESLC 130

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TEXTS

Garman, E. T. & Fogue, R. E. (2010) *Personal Finance*, 12th edition (paperback version-**including The Financial Checkup** in the back). If you purchased your book any place other than the USU bookstore, you will not get *The Financial Checkup* booklet in the back. You can purchase *The Financial Checkup* booklet from Watkins Printing, 110 W 1200 S Logan, UT (435-752-5235).

Bach, David *The Automatic Millionaire*

An **iClicker** will also be required

COURSE OBJECTIVES

Following are three financial objectives for this course along with the matching IDEA objective on the USU course evaluation forms and the method that will be used for addressing each objective.

1. Learn

IDEA Objective: "Gaining factual knowledge (terminology, classifications, methods, trends)"

Method: Reading, Quizzes, Exams

2. Generalize

IDEA Objective: "Learning fundamental principles, generalizations, or theories"

Method: Lecture Notes, Tax Assignment, Automatic Millionaire Assignment

3. Apply

IDEA Objective: "Learning to apply course material (to improve thinking, problem solving, and decisions)"

Method: You Pick Assignment, Financial Checkup Assignment

COURSE OUTLINE

This is a **blended class**, meaning that some information will be presented in class and some will be presented through Canvas. The purpose of the blended class is to allow you to learn the basic knowledge on your own through reading and presentations and leave class time for applying that information to real-life experiences.

We will have class on Mondays and Wednesdays. You will complete a module each week on Canvas. **It is important that you complete the Canvas portion as well as attend class each week.** The Canvas portion may include reading and presentations. Be prepared to discuss content from the reading and presentations in class. Also, each online presentation will give you a process question. Please think about the question before class as it will be discussed. You will be completing a quiz each week before class that covers the Canvas portion and the assigned reading. Class lectures will be covered on exams.

You have the opportunity to print or download a **study guide** for the Canvas portion of each module and **guided notes** for the class portion of each module. They are found on Canvas in each module. Completing the study guide and notes will *greatly* increase your chances of doing well on the quizzes and exams.

Following is an outline of the topics and where the information will be presented. Next to each date you will see a Roman numeral that indicates which exam will cover content from that class.

Week	Topic	Reading	Due
Aug 29 – I	M class - Introduction, Overview		Take the syllabus quiz, go through the Academic Integrity Module, take that quiz, and click on the acknowledgement.
Aug 31 - I	W Class - Syllabus Review, Financial Success		Start tracking Sep 1
	Canvas – Understanding Personal Finance, Module 1	PF – Chapter 1	Quiz 1 by 10:00 a.m. Sep 6
Sep 5	NO CLASS		
Sep 7 – I	W class – Opportunity and Marginal Costs, Time Value of Money		
	Canvas – Career Planning, Module 2	PF – Chapter 2	Quiz 2 by 10:00 a.m. Sep 12
Sep 12 – I	M class – Education, Careers, Benefits		

Sep 14 – I	W class – Career Services Guest		
	Canvas – Statements, Tools, Budgets, Module 3	PF – Chapter 3 FC – Chapters 1-4, 9-11	Quiz 3 by 10:00 a.m. Sep 19
Sep 19 - I	M class – Values, Goals, Budgeting		
Sep 21 - I	W class – Statements, Ratios, Reducing Expenses		Assignment – Automatic Millionaire, Sep 23 by 11:59 p.m.
	Canvas – Taxes, Module 4	PF – Chapter 4 FC - Chapter 7	Quiz 4 by 10:00 a.m. Sep 26
Sep 26 - II	M class - Taxes		Exam I open
Sep 28 - II	W class – Guest		Assignment – Tax Form, Sep 30 by 11:59 p.m. Start budgeting on Oct 1
	Canvas – Banking Module, Families and Money, Module 5	PF – Chapter 5 FC – Chapters 5-6	Quiz 5 by 10:00 a.m. Oct 3
Oct 3 – II	M class – Couples and Kids and Money		Exam I closed Oct 3 at 11:59 p.m.
Oct 5 - II	W class – Financial Checkup Review		
	Canvas – Good Credit, Module 6	PF – Chapter 6	Quiz 6 by 10:00 a.m. Oct 10
Oct 10 - II	M class – Credit Reports		
Oct 12 - II	W class – Credit Scores		Assignment – You Pick, Oct 14 by 11:59 p.m.
	Canvas – Credit Cards and Consumer Loans, Module 7	PF – Chapter 7	Quiz 7 by 10:00 a.m. Oct 17
Oct 17 - II	M class – Credit Cards, Installment Loans		
Oct 19 - II	W class – Students and Debt, Debt Reduction		
	Canvas – Major Purchases and Bankruptcy, Module 8	PF – Chapter 8	Quiz 8 by 10:00 a.m. Oct 24
Oct 24 - II	M class – Affluenza		
Oct 26 - II	W class – Consumerism and Wants vs. Needs		

	Canvas – Affordable Housing, Module 9	PF – Chapter 9	Quiz 9 by 10:00 a.m. Oct 31
Oct 31 - II	M class – Housing		
Nov 2 - II	W class – Mortgages		Assignment – Financial Checkup, Nov 4 by 11:59 p.m.
	Canvas – Property and Liability Risk, Module 10	PF – Chapter 10	Quiz 10 by 10:00 a.m. Nov 7
Nov 7 - III	M class – Home and Auto Insurance		Exam II open
Nov 9 - III	W class – Health Care, Disability, Long-Term Care, and Life Insurance		
	Canvas – Health Care, Long-Term Care, and Disability Insurance, Module 11	PF – Chapter 11	Quiz 11 by 10:00 a.m. Nov 14
Nov 14 - III	M class – Guest Speaker		Exam II closed Nov 14 at 11:59 p.m.
Nov 16 - III	W class – TBA		
	Canvas – Life Insurance and Advance Directives, Module 12	PF – Chapter 12 FC – Chapter 8	Quiz 12 by 10:00 a.m. Nov 21
Nov 21 - IV	M class – Investing		So-sorry date: Nov 21. No late assignments accepted after this date!
Nov 23-25	THANKSGIVING BREAK		
Nov 28 - IV	M class – Stocks and Bonds		Exam III open
	Canvas – Retirement, Module 13		Quiz 13 by 10:00 a.m. Nov 28
Nov 30 - IV	W class – Mutual Funds		
Dec 5 - IV	M class – Retirement		Exam III closed Dec 5 at 11:59 p.m.
Dec 7 - IV	W class – Fraud and Automatic Millionaire Review		Exam IV open
			Exam IV closed Dec 13 at 11:59 p.m.

*PF = Personal Finance textbook

*FCB = The Financial Checkup booklet, in the back of the Personal Finance book

Exam IV will include questions from the last 5 classes and the book *The Automatic Millionaire*.

SYLLABUS QUIZ

You will need to read the syllabus and take the syllabus quiz before you can have access to the modules of the course. You may take the quiz as many times as you need to get full points.

ACADEMIC INTEGRITY MODULE

You will need to complete the Academic Integrity Module, the quiz, and click on the acknowledgement before completing any other work in this course. If you do not wish to complete this module, you will need to withdraw from the course. You may take the quiz as many times as you need to get the required 5 points.

ICLICKERS

iClickers and REEF clickers will be used each day in class. You will need to register online to get points at <http://iclicker.com>. Please enter your name EXACTLY as it is on Banner. One point will be given each day in class, no matter how many questions are posted. You must participate in every question during one class period to get the one point. You do not need to get the correct answers to get the points. These points cannot be made up. You will have the opportunity to get extra credit with the iClicker points if you come to class regularly and get the point each day. **IF YOU SEND YOUR ICLICKER WITH SOMEONE ELSE TO GET POINTS, YOU WILL BOTH RECEIVE ZERO ICLICKER POINTS FOR THE ENTIRE SEMESTER.**

PLAGIARISM CHECK

This course will use “Turnitin” for the three written assignments. That means that the instructors will be able to see if you have copied any part of your assignment from the internet or anyone else that has taken or is currently taking the course. In other words, do your own work. Do not work on assignments with other individuals. If any of your assignments have been copied, you will receive zero points on that assignment, your name will be submitted to the university, and you might also fail the class.

READING

For each module there will be assigned reading. For modules 1-12, the reading will include a chapter in the text. Some modules include reading from The Financial Checkup Booklet that is included in the back of the textbook if you purchased the book from the USU bookstore. If you purchased your book somewhere else and the booklet is not in the back of your book, you can purchase The Financial Checkup booklet from Watkins Printing in Logan, UT (435-752-5235).

QUIZZES

Quizzes are on the Canvas module information, including reading from the textbook, reading from the Financial Checkup booklet, and online module presentations. Quizzes will be taken online on Canvas and do not need to be proctored but you need to **take them alone**. There are 13 quizzes. The quizzes are open book and open note, however, you will only be allowed 1 minute per question. Each quiz has a different amount of questions. Therefore, the time restriction will be different for each quiz. You will need to be very familiar with the topics in each chapter and the module information in order to finish in the timeframe. The provided study guides will be very helpful for doing well on the quizzes. The questions are all multiple choice.

You may take the quizzes two times each before the due date. It will be beneficial to you to start early to take the quizzes before the due dates. That will give you more time to retake the quizzes. Only the highest score will be recorded. Once the due dates have passed, you will no longer be able to take the quizzes. **NO MAKEUP QUIZZES WILL BE GIVEN** and no quizzes will be dropped.

EXAMS

Exams are on class lectures ONLY. They will be taken online through Canvas just like the quizzes. You will have 1 minute per question to complete each exam. They are open book/open note. The guided notes provided in each module will be very helpful for doing well on the exams. You may use your notes but you may not use another person. **Take them alone.** Exams will be available one week before the due date. If you cannot take the exam the week it is available, contact the instructor.

ASSIGNMENTS

For each assignment, in the top LEFT-hand corner of the paper type your name, your A#, and section 1.

Tips:

- Read the requirements closely before turning in the assignment. Points will be docked for anything left off.
- Submit the assignments through Canvas. If you have any problems submitting through Canvas, you can bring a hard copy to class or put it in the dropbox in the FL building on the 3rd floor by the main stairs. Submit only a Word, pdf, or rich text file. If you send any other format, the graders may not be able to open your assignment.
- Points will be taken off for writing that is not college quality. Make sure you proof read all assignments.
- Assignments that are **late will be docked 20%!** No exceptions!
- Remember that assignments will go through “Turnitin” to check for plagiarism. Do your own work.
- If you are married and your spouse is taking the class, you need to turn in your **own copy** of each assignment. You need to do your own assignment and write your own papers (different from your spouse’s). Most of the worksheets from The Financial Checkup assignment will have the same information on them and that is fine.
- **SAVE A COPY OF ALL ASSIGNMENTS BEFORE YOU TURN THEM IN.** It is your responsibility to be able to prove you did the assignment if the need arises.
- Late assignments will be accepted until the So-Sorry Date (listed on the Semester Calendar). NO assignments will be accepted after that date.
- Please do not put any comments in the comment box when submitting assignments unless you have a specific question or comment that needs to be addressed. Comments such as “attached is my assignment” do not need to be made. Any comments made are sent to the instructor’s and TA’s inboxes and can make it more difficult to find the comments that need addressing. Feel free to make a comment if you need to address something, but please do not put in any unneeded comments.

Following is the information you will need for each assignment.

TRACKING

See the “Financial Checkup” assignment for information about this worksheet. For one month type in all income and expenses. Enter the date, amount, and a one or two word description for every income or expense. If you are married, try to do this with your spouse. If that doesn't work, try to keep as much separate as possible. Don't count money twice. If you take money out of an ATM, don't count it once when you take it out and once when you spend it. This information will be turned in with The Financial Checkup.

THE AUTOMATIC MILLIONAIRE BOOK REPORT (30 points possible)

Read the book *The Automatic Millionaire* by David Bach. Turn in a 2-5 page double-spaced paper (3 points). Please do not go over 5 pages. Write one paragraph for each of the 8 chapters. Include at the beginning of each paragraph a **heading** stating which chapter you are writing about (you will get marked down if you don't have the headings) and a short description of the chapter, including key concepts (20 points). Don't write just the bolded lines from each chapter. Write about what was included in each chapter. You are welcome to *briefly* add what you learned or how you felt, but you will be graded on writing about what was included in each chapter.

Include a **final summary paragraph** that includes each of the following:

- a. What you liked and/or disliked about the book (2 points).
- b. What you plan to implement in your life (2 points).
- c. A *financial* quote that you liked from the book (2 points) with the page number (1 point).

TAX ASSIGNMENT (15 points possible)

Fill out a 1040 tax form on the following link: www.irs.gov/pub/irs-pdf/fl1040.pdf (1 point for each line). You can find additional instructions on Canvas at the end of the description of the assignment. Instructions will also be given in class. After filling out the form, click on the button on the toolbar of the form (not the browser toolbar) to save the assignment. NOTE: If you are using a Mac computer, open the form in Adobe Reader, NOT Preview. Preview will not save what you typed in. You will end up submitting a blank form. Submit the assignment through Canvas attaching the form as a pdf file. Do not put anything on line 51 and 66a for this assignment even if they qualify for those items. Do NOT use your own information for the tax form. You will receive 1 point for each correct number. Use the following information:

- Family: Parents – Reed and Heidi Jenkins, Children – Kody (age 9), Lucy (age 6), their status is married filing jointly
- Income: Reed - \$43,069, Heidi - \$23,094, Interest - \$312
- IRA: Reed had an IRA deduction of \$1,500 and Heidi had one for \$2,000 - total of \$3,500
- Deductions: They did NOT itemize their deductions; they used the standard deduction of \$12,600
- Tax (line 44): \$4,234
- Child Tax Credit (line 52): \$1000 for each child, total of \$2,000
- Federal Income Tax Withheld (from W-2): Reed - \$2,447, Heidi - \$831

BUDGETING

See the "Financial Checkup" assignment for information about this worksheet.

Beginning of the period – Create a budget for one month. Fill out the first column of the budget form according to your budget. You are estimating what your income will be and planning for your expenses accordingly.

During the month period - Keep track of income as well as expenses. Fill out the second column as you spend or receive money. This is how much you actually received as income and what you actually spent for expenses.

End of the month period - Make sure the "actual" column is completely filled out. The form will calculate the difference between the budgeted and actual amounts in the "difference" column. The budget sheet will be turned in with The Financial Checkup.

YOU PICK (20 points possible)

Look at each of the following assignments. Choose ONE of the following assignments that will be most helpful for you at this point in your life. Make sure you complete everything listed for that assignment. If you are married and your spouse is in this class, do a different assignment than your spouse.

1. COMPARE CREDIT CARDS – Create a table that shows the following information for at least 3 credit cards: grace period, interest rate, annual fee, over-the-limit fee, late fee, cash advance interest rate/fees, and transfer interest rate (10 points). In a one page paper discuss your needs for a credit card, which card best fits your needs, and why. State which one you would choose (10 points), or

2. BUYING VS. LEASING – Compare the same car (or very similar cars) when purchased or leased. Create a table that shows the cost to get into the car, monthly payments, total cost, end result (added fees, car equity, etc.) for both purchasing and leasing (10 points). Write a one page paper discussing the leasing terms and the loan terms. Discuss which option you would choose and why (10 points), or

3. INSURANCE – Choose one type of insurance (auto, home, health, disability or life insurance). Compare at least 2 different insurance companies. Create a table that shows premiums and coverage (compare several different items covered) (10 points). Write a one page paper discussing what type and amount of coverage you need. Discuss which one you would choose and why (10 points), or

4. HOME OWNERSHIP – Complete and turn in the "How Much House Can You Afford" form (look in module 9 or on the assignment page for the form). Call 2 mortgage companies and ask what the current interest rate is for a 30 year fixed mortgage (call on the same day). Use one of those rates for the worksheet or the lowest one on the chart if the rates you found were lower (6 points). When you find the amount that you qualify for, look in the newspaper or on the Internet for homes in that price range. Attach the advertisement or include a link in your assignment (4 points). Write a one page paper discussing what you learned about your situation, what interest rate was used, what homes were available, and which, if any, you might choose (10 points), or

5. HOME INVENTORY – Complete a home inventory. Create a table with the following information for each item: date of purchase, amount, model number and any other important information (20 points). *Do not do this assignment if you have less than 10 major items to inventory. Also, do NOT send pictures with your file. The file will be too big, or

6. STEP-DOWN-PRINCIPLE – For one month use the SDP to reduce expenses. While keeping track of expenses, keep track of times when you consciously used the SDP. You must have at least 5 different times and 5 different items. Create a table that shows the following three things for each purchase: what you would have spent without using the SDP, what you did spend using it, and the difference between the two (10 points). Total the amount saved for the month. Write a one page paper discussing how much you saved (10 points). What did you learn? Will you continue using the SDP? Or

7. MAJOR APPLIANCE – Pick a major appliance or electronic item such as washer, refrigerator, television, computer, etc. Find and turn in a consumer report article about the appliance (4 points). Go to at least 3 stores or websites and compare prices and features of comparable models. Create a table that shows the prices and several features for each appliance (6 points). In a one page paper discuss what you learned from the consumer report and which appliance you would buy (10 points), or

8. FINANCIAL FILE – create your own personal financial file. You must have at least the following 6 files: 1 – personal information (SS card, birth certificate, immunization record, etc.), 2 – financial statements (put the worksheets from the Financial Checkup in here as well as your credit history and SS benefit statement), 3 – debt or loans, 4 – checking or savings accounts, 5 – insurance, and 6 – taxes. You may add any additional files you would like, but include all of the mentioned files even if you currently have no information for that file. You will not get full points unless you have all 6 required files. You must bring your file to the instructor's or TA's office hours to be graded (20 points).

THE FINANCIAL CHECKUP (135 point possible)

Fill out each worksheet from the Financial Checkup with **your own information**. You have several options for filling out the worksheets.

1. Website – go to <https://fcheck.org/login> and create an account. Follow the directions in class for completing the worksheets.

2. Interactive PDF file – For this option, the worksheets need to be submitted all in **one file**. Do not submit a separate file for each worksheet. Go to “assignments” and then click on the Financial Checkup assignment. You will be able to access the large file there. It may be slow to open. When you open it up to work on the assignment, click on the worksheet you want to work on. When you are finished, just close that worksheet **without saving it**, by clicking on the red X in the top right hand corner. You will need to **save the entire file** when you are done with that session of work. If you save each file individually, you will not be able to submit the assignment as one file. If you do not submit the assignment as one file, the graders will ask you to resubmit it or send in a hard copy. Be sure to watch the tutorial on the assignment page for more understanding. If you need more tracking sheets, you can get them separately on the assignment page of the Financial Checkup where each worksheet is listed. Just click on “tracking.” You can attach the extra tracking sheets separately.

3. Word Document typed – For this option, you can download the Word file and type in the information. When you type in information, you will change the formatting. Delete some lines after your type to keep the same formatting. If you need more tracking sheets, just copy and paste that page into the file. Submit one file only.

3. PDF file hand written – Print out the pdf that is not interactive and fill out the worksheets by hand. If you need more tracking sheets, print out an extra copy or more of that page. Turn in a hard copy of the assignment.

You can get extra help for each worksheet **by reading the corresponding chapter in The Financial Checkup booklet**. There is also some condensed information at the end of the description in the assignment on Canvas. *If you have concerns about the content of the worksheets, email the instructor.*

When you are working on the retirement worksheet, you can go to the Social Security website and find an estimate of your retirement income. The link is <http://ssa.gov/estimator/>. Make sure you see that it is secure before you enter your information. Many of you won't have enough credits with SSA yet. You can either estimate or use the example amount if you want. However, using the estimator will give you a more accurate picture.

Any place that you would put zero but the file won't let you, just enter .0001.

Following are the points possible for each worksheet:

- Tracking – 20 points
- Net Worth Statement – 10 points
- Income and Expense Statement – 10 points
- Financial Ratios – 10 points
- Revolving Savings – 10 points
- Retirement – 10 points
- Life Insurance – 10 points
- Goals (just one goal per section required) – 10 points
- Budget – 25 points

FINANCIAL CHECKUP PAPER (20 points)

Write a 2-3 page double spaced paper analyzing each of the worksheets and the tracking. State what you learned about your own financial situation from each worksheet. You only need to include one paragraph for each. Include one **final paragraph** stating what you learned about your overall financial situation. Put a heading for each of the following paragraphs (you will get marked down for not having each heading).

- Tracking – 2 points
- Net Worth Statement – 2 points
- Income and Expense Statement – 2 points
- Financial Ratios – 2 points
- Revolving Savings – 2 points
- Retirement – 2 points
- Life Insurance – 2 points
- Goals – 2 points
- Budget – 2 points
- Overall Financial Situation – 2 points

EXTRA CREDIT – Due by the So-Sorry Date

You can earn up to 30 points of extra credit by reading a book on reserve at the library and completing an assignment. The book is titled: *Financial Basics: A Money-Management Guide for Students*.

The assignment requirements are to **complete the form** that is included on the assignment page in Canvas. The form includes the following:

- **One paragraph for each of the first 12 chapters.** Include in the paragraph, 2 or 3 sentences stating what the chapter is about. Also, *write 1 or 2 sentences explaining if that chapter covered material that was good for you to learn and consider in your own life* (18 points).
- List **3 money strengths that you have and a compliment for yourself for each strength** (see page 126). You might want to take the quiz starting at the bottom of page 123 first (4.5 points).
- List **3 money weaknesses that you have, including why you think you have that weakness and the consequences or those weaknesses** (see page 127, 4.5 points).
- Conclude with one paragraph stating **what you are going to do to change at this time** (3 points).

GRADING REQUIREMENT AND PROCEDURES

Points Possible

Assignments	200
Quizzes	130
Exams	93
iClicker	<u>20</u>
Total Possible	443

You can get more than the 20 iClicker points by coming to class regularly. Any extra points will be treated as extra credit.

Determination of Final Grade

Final grades will be assigned based on a percentage of the total possible points using the following USU Standard scale. The scale **does not round up**.

<u>Grade</u>	<u>Range</u>
A	100% to 93%
A-	92.9% to 90%
B+	89.9% to 87%
B	86.9% to 83%
B-	82.9% to 80%
C+	79.9% to 77%
C	76.9% to 73%
C-	72.9% to 70%
D	69.9% to 60%
F	59.9% to 0%

Important Note

Students often come in or email the week of finals or even after grades have been submitted to see if there is anything they can do to improve their grades. It is too late at that point. **CARE AS MUCH ABOUT YOUR GRADE THE ENTIRE SEMESTER AS YOU WILL AT THE END!**

SPECIAL NEEDS - In cooperation with the Disability Resource Center, reasonable accommodation will be provided for qualified students with disabilities. ***Please meet with the instructor during the first week of class to make arrangements.*** Alternative format print materials (large print, audio, CD, or braille) will be available through the Disability Resource Center.

HONOR CODE POLICY - As stated in The Student Code, "Each student has the right and duty to pursue his or her academic experience free of dishonesty. The Honor System is designed to re-enforce the higher level of conduct expected and required of all Utah State University students." Upon admission to the university, you agreed to abide by this Honor Code by signing the Honor Pledge, which reads: "I pledge, on my honor, to conduct myself with the foremost level of academic integrity." Complete academic honesty is expected in this course. Cheating on exams or plagiarism on written assignments will result in a failing grade and may result in further action according to University policy.

CANVAS COMMUNICATION

Canvas messages will be for class information ONLY. Please do not post anything that is not pertaining to class.

Be aware that the instructor will not monitor discussions. You may get incorrect information from fellow students. If you want an answer from the instructor, please send a message directly to her. You will usually get quicker responses if you email her instead of posting a message on Canvas.

COMMUNICATIONS VIA EMAIL

Email is an official form of communication at USU. Any communication to you about this course will be to the email address you have listed in ACCESS as your preferred address. You are responsible for any information conveyed to you at that email address. To make sure that the university is using the email account you prefer, do the following:

- Log in using your A number and Password
- At the USU website, click on the link "MyUSU" at the top right of the page
- Click on "Launchpad" (on the left navigation)
- Click on "Banner"
- Under "Banner" click on the link "View/Edit Personal Information"
- Click on "Personal Information"
- Click on "View/Update Preferred E-mail Address"
- Follow the short instructions to update your preferred email address

It is your responsibility to check your email account regularly.

EMERGENCIES – In the case of a drill or real emergency, classes will be notified to evacuate the building by the sound of the fire/emergency alarm system or by a building representative. In the event of a disaster that may interfere with either notification, evacuate as the situation dictates (i.e., in an earthquake when shaking ceases or immediately when a fire is discovered). Turn off computers and take any personal items with you. Elevators should not be used; instead, use the closest stairs.

GRIEVANCE PROCESS

Students who feel they have been unfairly treated may file a grievance through the channels and procedures described in the Student Code: See the USU Catalog at the following link:

<http://catalog.usu.edu/content.php?catoid=6&navoid=1080&hl=%22grievance%22&returnto=search>