

COURSE SYLLABUS
PRELIMINARY – Changes will be posted to Blackboard
FIN 331 – Section 700
Applied Investments
Fall 2021

You are responsible for knowing and understanding the contents of this syllabus.

COVID Statement

All students are strongly encouraged to [get the COVID-19 vaccine](#). Out of respect for the health and safety of the WKU community and in adherence with CDC guidelines and practices of all public universities and colleges in [Kentucky](#), the University requires that a cloth face covering (reusable or disposable) that covers both the nose and mouth must be worn at all times when in public areas within all buildings. Students must properly wear face coverings while in class regardless of the room size or the nature of the classroom activities. Students who fail to wear a face covering as required will be in violation of the WKU Student Code of Conduct and will be asked to comply or will face disciplinary action, including possible dismissal from the University. Accommodations can be requested in special cases through the Student Accessibility and Resource Center ([SARC](#)): [270-745-5004](#) (voice), [270-745-3030](#) (TTY), or [270-288-0597](#) (video).

All students must immediately report a positive Covid-19 test result or close contact with a person who has tested positive to the Covid-19 Assistance Line at 270-745-2019. The assistance line is available to answer questions regarding any Covid-19 related issue. This guidance is subject to change based on requirements set forth by public health agencies or the office of the governor. Please refer to the Healthy on the Hill website for the most current information. www.wku.edu/healthyonthehill

Instructor: Dr. Jean Snavely

Office: GH 328

Telephone: 502-552-5451 (cell)

e-mail: jean.snavely@wku.edu (best way to reach me between classes)

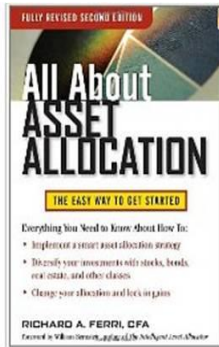
PLEASE INCLUDE WHICH COURSE AND SECTION YOU ARE IN WHEN SENDING AN EMAIL. THIS HELPS ME TREMENDOUSLY.

OFFICE HOURS: Schedule a Zoom appointment
Use this Calendly.com link to schedule a Zoom meeting. Allow at least two hours between the time you schedule and the time you want to meet. I will send you a Zoom link.
<https://calendly.com/jean-snavely/office-hours-1>

REQUIRED MATERIALS:

BOOKS (Available at retail bookstores, at the WKU bookstore and on-line in print or ebook format)

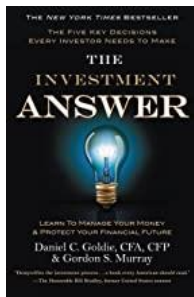
All About Asset Allocation, 2nd edition, 2010, Richard Ferri, ISBN: 978-0-07-170078-8



The Random Walk Guide to Investing: Ten Rules for Financial Success, 2003, Burton G. Malkiel, ISBN: 0-393-32639-X



The Investment Answer: Learn to Manage Your Money & Protect Your Financial Future, 2003, Gordon Murray and Daniel C. Goldie, ISBN: 9781455503308



Additional reading material will be posted on Blackboard.

CALCULATOR

Texas Instruments BAII Plus (less than \$40 at most stores)



Calculator usage is covered in videos posted on Blackboard.

ACCESS

Students must have reliable access to the internet, Blackboard, a word processing software such as Microsoft Word, and Microsoft Excel.

You are responsible for knowing and understanding the contents of this syllabus.

ACADEMIC OFFENSES: These include academic dishonesty, plagiarism, cheating, and other types of offenses (e.g., theft of exams) and are discussed in the 2005-2007 university catalog on p. 26. Such offenses will be dealt with in a serious manner consistent with the guidelines in the catalog. You are also referred to the “Student Life Policies Statement on Student Rights and Responsibilities” on pp. 285-286 of the catalog.

COURSE DESCRIPTION

Learn about investing to reach financial goals. This course covers the basics of investing, emphasizing the management of personal investments such as stocks, bonds and mutual funds with extensive usage of investment related web sites. This is a practical course on how to save and invest in your 401(k) or other retirement plan, and generally, using low-cost, highly diversified mutual funds. This course includes studies in the application of Modern Portfolio Theory, the Efficient Markets Hypothesis, and multi-factor investing. *You have the potential to become a more successful investor – and achieve your financial goals earlier – by taking this course!*

LEARNING OBJECTIVES:

Students will be able to

- set SMART financial goals,
- create a portfolio of mutual funds at various risk levels and demonstrate how to perform periodic portfolio rebalancing,
- demonstrate knowledge of the rules and regulations as they apply to investment plans such as 401(k)s and Individual Retirement Arrangements (IRAs),
- identify the risk/return characteristics of various asset classes.
- distinguish between active and passive portfolio management.
- list benefits of using passively managed mutual funds or ETFs as the best alternatives for meeting retirement goals.
- identify the recommended steps for achieving financial security.

IMPORTANT DATES

August 23 – Classes begin – study the syllabus for the quiz before Monday, August 30

September 6: Labor Day

October 14 and 15: Fall break

November 1: Last day to drop with ‘W’

November 24-26: Thanksgiving break

December 5/6 - Final Exam

COURSE PREPARATION

In order to succeed in the course it is essential that you stay current with all reading assignments, complete homework, and ask questions about anything unclear to you. Students are encouraged to speak to the instructor for all difficulties, big or small. It is also a good idea to meet with other students in the class and work in groups. Be prepared to actively participate in class.

It is critical that you develop an understanding of the material before moving on to the next topic. For the most part, the material in this class builds on prior material. There is too much material to expect to learn what you need for success from simply taking notes and listening in class. You must be an active participant in developing your understanding of the material. If you do not read the assigned materials, you are not likely to do well in this class.

EXAMS

There will be three exams. Exams cover ALL assigned reading material (whether covered in class or not) and class lectures. All exams are proctored and must be taken on Blackboard using Respondus Monitor or on site at Elizabethtown, Glasgow or Owensboro. There is no physical location for the Bowling Green section (701). When taking exams through Blackboard **you MUST have a web cam turned on during all exams.** There is a practice exam posted on Blackboard which you must complete prior to the first exam to ensure you have a stable connection. This quiz will be available all semester in case you change any of your test surroundings during the semester, e.g., new computer, new room, new router, new internet provider, etc.

Some exam questions will be problem-oriented requiring the use of a financial calculator. Exams will be a combination of multiple choice questions and short answer/problems. Short answer/problem questions must be hand-graded. These questions will all be graded at the same time so exam grades will not be reported until all students have completed each exam, and I have had time to grade responses. **You will not be allowed to use Excel spreadsheets on any exam.** Note: You might work homework using a spreadsheet, but no computer software usage is allowed during exams. **Students may not use language translators during exams. No electronic devices other than a calculator are allowed during exams.**

The type of questions on each exam will be posted under Announcements on BB approximately one week before a scheduled exam. Bring your calculator to every exam.

Exams may not be reviewed after completion, but you may send an email to the instructor asking what type of questions you missed.

EXAM SCHEDULE AND VALUE:

	<u>Point Value</u>	<u>Dates</u>
Exam 1	100	September 26/27
Exam 2 - Cumulative	150	October 24/25
Final Exam - Cumulative	200	December 5/6

Exams will be given online on either Sunday or Monday. I will post an excel spreadsheet approximately one week before each exam for you to use to schedule the day and time you

intend to take the xam. You must take exams using Respondus Monitor. **Respondus does not work with Chrome books.** I have included a practice quiz called 3 questions on Blackboard so that you can test your system before taking exams on the exam dates. The practice quiz is available all semester, and you can access it as many times as you like. If you change anything after taking an exam (new laptop, different location, new router, etc.), be sure to check for issues before taking the next exam. The password is practice

ASSIGNMENTS

All assignments must be uploaded or completed by midnight CT on Sunday.

Assignments

A series of homework assignments will be posted on Blackboard. Each assignment is due before midnight CT on the due date. Most of the assignments will be submitted in **an Excel spreadsheet using the spreadsheet's math functions** when appropriate. Some assignments should be submitted using **Word**. Assignment values vary depending on complexity.

Discussion Boards

Each week I will start discussion boards with a series of questions over course materials you are assigned to read as well as *WSJ* articles that relate to investing.

You will not be able to see other posts until you have posted once. Discussion boards will run from Tuesday through Sunday at midnight CT. (approximately 4 points total per week)

MARKET REPORTS

Each student is required to turn in written reports on financial market activity covering the first two months of the semester. Reports will cover periods from September 8 through September 30 (**due October 4**) and October 1 through October 29 (**due November 1**).

Information is at the heart of investing. Investors must know what is going on in the markets, across the country, and around the globe. Where does this information come from? Typically, from financial news periodicals like the Wall Street Journal (WSJ). The purpose of these assignments is to familiarize students with trends and important events that move prices in financial markets. The reports should include at least the following three components.

1. Summary of important events and announcements in financial markets as well as a discussion of economic and political events that have influenced financial markets during the period covered. Use this link to access U.S. Markets columns in the *Wall Street Journal* which is the best source for information about what caused changes in the market. <https://www.wsj.com/news/types/today-s-markets?mod=breadcrumb>
There are two columns almost every day. Do not use the columns that contain What to Watch When Markets Open Today in the subject. These are columns that look ahead to the day. You want the columns that report what happened.
2. Presentation of data. At a minimum, include daily observations of the Dow Jones Industrial Average, the Standard and Poor's 500, and the NASDAQ Indexes. (Feel free to include other indexes which may interest you.) Data must be presented in a table format and must be supplemented with graphs to aid in presentation, identification of trends, and interpretation. Use Excel software to enter each day's closing value for each index and to graph all closing values for the month. **Graph results for each index separately.** Here's

where to get the data from the WSJ (Note: use DJIA data for the Dow).
https://www.wsj.com/market-data/stocks?mod=nav_top_subsection

3. Interpret the results.

- a) discussion of relationships between observed market movements and economic/political events during the month, i.e., tie specific market results to specific events;
- b) discussion of similarities and differences across the three indexes for the period;
- c) Summary of how the market performed during the period, that is, were markets up for the period, down or steady, and were all markets the changes the same.

COURSE POINTS

3 Exams = 450 points

Syllabus Quiz = 5 points

Homework assignments various points = 70 points (approximation)

Discussion Boards 8 @ 5 = 40 points (approximation)

Market reports 2 @ 20 points = 40 points

TOTAL POSSIBLE POINTS is approximately 605 (approximation)

GRADES: Failure to take ALL exams will result in an “F” for the course; otherwise, your grade will be based on the total points you earn in the course and determined by the following FIXED scale:

A: 90-100% of total pts.; B: 80-89%; C: 70-79%; D: 55-69%; F: < 55%

Do **NOT** anticipate any curving of grades.

COURSE SEQUENCE

(Preliminary; Items will definitely change during the semester; Assignments will be updated through the semester; use the most recent syllabus posted on Blackboard and watch the Blackboard calendar for due dates)

Week 1 – August 23 through August 29

Module 1 – Setting Financial Goals and the Impact of Risk Aversion

Reading materials posted on Blackboard

Assignments posted under Assignments – Write 3 SMART financial goals – due by Sunday at midnight CT – 5 points

Post to discussion board by midnight CT Sunday – 5 points

Complete the Syllabus Quiz by midnight CT Sunday – 5 points

Week 2 – August 30 through September 5

Module 2 – Time Value of Money – begin coverage

Read posted materials

Complete TVM homework – 10 points – There are sample problems with video solutions posted on Blackboard to help with this homework. There is also a calculator basics video posted. Submit by midnight CT Sunday

Week 3 – September 7 – September 12

Begin tracking indexes and news each day for Market Report 1 (due October 4)

Module 2 – TVM – end coverage

Post to discussion board by midnight CT Tuesday – 5 points

Module 3 – Investment Classes

Read posted materials for bonds

Complete bond homework – 5 points

Week 4 – September 13 – 19

Continue tracking indexes and news each day for Market Report 1 (due October 4)

Module 3 – Investment Asset Classes

Read posted materials for stocks

Post to Asset class discussion board by midnight CT Tuesday – 5 points

Worksheet and sample problems for Exam 1

Week 5 – September 20 – 26

Continue tracking market indexes each day for Market Report 1 (due October 4)

Exam 1 over Modules 1, 2 and 3 – 100 points – September 19/20

Module 4 – Tax Advantaged Ways to Save for Retirement

Read posted materials

Watch Lecture Videos – Employer sponsored plans – 3 videos

Complete Employer plan HW assignment – 10 points

Post to discussion board – 5 points

Week 6 – September 27 – October 3

Turn in Market Report 1 by midnight October 4 – 20 points

Module 4 – Tax Advantaged Ways to Save for Retirement

Read materials for IRAs posted on Blackboard

Watch Lecture Videos – Roth IRAs and Traditional IRAs – posted on Blackboard

Complete IRA homework assignment – 10 points

Post to discussion board – 5 points

Week 7 – October 4 – October 10

Begin recording index values and news for Market Report 2 due on November 1

Module 5 – Ready-made Portfolios

Read materials posted on Blackboard

Watch lecture videos posted on Blackboard

Complete the Mutual Fund Homework Assignment – 10 points

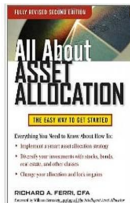
Post to the discussion board – 5 points

Week 8 – October 11 – October 17

Continue collecting index data and news for Market Report 2 due November 1

Module 6 – All About Asset Allocation

Read introduction, chapter 1, and chapter 2



Complete Risk Aversion assignment – due by Sunday at midnight CT – 5 points

Post to discussion board – 5 points

Week 9 – October 18 – 24

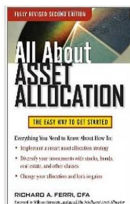
Worksheet for Exam 2 posted on Blackboard

Continue collecting index data and news for Market Report 2 due November 1

Week 10 – October 25 – 31

Exam 2 – Modules 1, 2, 3 4, 5, 6 and Week 8 material - October 24/25 – 150 points

Module 6 – All About Asset Allocation



Read chapters 3 and 4 – Basics of Asset Allocation

Post to the discussion board– 5 points

Week 11 – November 1 – November 7

Submit Market Report 2 by November 1 at midnight CT – 20 points

Module 6 – All About Asset Allocation

Study chapters 3 and 4

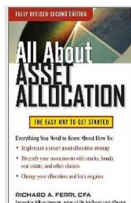


Complete rebalancing assignment I – 5 points

Post to discussion board – 5 points

Week 12 – November 8 – November 14

Module 6



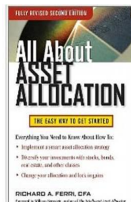
Read Chapters 5, 6, 7 and 8 in Part 2 – Asset Class Selection – Omit chapters 9 and 10

Complete Rebalancing assignment II – due by Sunday at midnight CT – 10 points

Post to discussion board – 5 points

Week 13 – November 15 – November 21

Module 6



Read Part 3 – Managing Your Portfolio – chapters 11, 12, 13, 14, 15

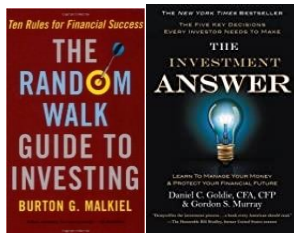
Complete Asset Allocation Assignment by midnight CT Sunday – 10 points

Post to discussion board – 5 points

Week 14 – November 22 – November 23

Module 7 – *The Random Walk Guide to Investing* and *The Investment Answer* book

The Investment Answer: Learn to Manage Your Money & Protect Your Financial Future,
2003, Gordon Murray and Daniel C. Goldie, ISBN: 9781455503308



Read both books.

Post to discussion board by midnight CT November 28– 5 points

Work on worksheet for Exam 3 posted on Blackboard

Week 15 – December 5/6 – Final Exam

Modules 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10 worth 200 points

CLASS POLICIES

I do not give make up exams. If you have extreme circumstances that prevent you from taking the exam when scheduled, you must contact me at least 12 hours in advance and arrange for an alternative time to take a more difficult exam. The alternative exam must be taken before exams are handed back (usually the following class period).

I do not accept homework assignments late. Assignments must be completed and turned in on time.

Incompletes are not given except under extreme circumstances.

If you quit coming to class and fail to formally drop the class, you will get an FN.

Bring your calculator to exams.

Coverage of specific topics related to Financial Planning:

FIN 331, Applied Investments is required as part of Western Kentucky University's (1) B.S. in Finance—Financial Planning Track and the (2) Certificate in Financial Planning. These programs are both offered in the Finance Department of the Gordon Ford College of Business and are registered with the CFP® Board. As such, this course is required to cover the following topics, which are part of the 89 Topic List published by the [CFP® Board, which can be found at the Board's website](http://www.cfp.net) (click link) or copy and paste the following address into your browser: www.cfp.net

FROM GENERAL AREAS OF CFP BOARD'S STUDENT LEARNING OBJECTIVES:

- Differentiate between investment knowledge that is proper to use in the evaluation of securities and insider information.
- Explain the relevant licensing, reporting and compliance issues that may affect the business model used by a financial planning firm.
- Communicate the need for liquid assets and emergency funds and recommend strategies for accumulating the appropriate levels of funds.
- Calculate savings required to meet financial goals and recommend how to incorporate planned savings into the cash flow plan.
- Achieve a better understanding of interest rates (including its term structure and the yield curve) and inflation.
- Analyze a client's degree of risk and loss aversion and insure recommendations are consistent with a client's risk propensity, attitudes, capacity, knowledge, and needs.
- Describe how behavioral psychology, such as a client's comfort zone, impacts a client's objectives, goals, understanding, decision-making, and actions.
- Evaluate the financial effects of reducing or increasing debt on the client's probability of success in meeting short-term and long-term goals.
- Illustrate the effect of debt management decisions on long-term goals.
- Compute marginal and average tax brackets and explain the appropriate use of each.

- Recommend actions to minimize tax liability and maximize after-tax returns for clients and dependents consistent with IRS Code.
- Compare the cash flow impact of receiving tax-exempt or tax-sheltered income to taxable income.
- Calculate the advantage of using tax-preferential retirement plans.
- Differentiate between the taxation of capital gains and ordinary income, including the difference in applicable tax rates.
- Identify and evaluate the assumptions used in analyzing retirement needs including: age at retirement, cash inflows and outflows in various stages of retirement, goal priority and importance, longevity, rate of investment return, market volatility, and effects of inflation.
- Calculate an appropriate savings plan to meet funding needs and communicate the importance of having a well-funded retirement plan.
- Explain the tax implications of qualified retirement plans (such as 401ks, 403bs, and 457 governmental retirement plans) to the employer and employee.

AND, FROM THE INVESTMENTS AREA OF CFP BOARD'S STUDENT LEARNING OBJECTIVES:

E.33. Characteristics, uses and taxation of investment vehicles

- Describe and compare the characteristics, including risk and return, of all asset classes including cash equivalent securities, individual bonds and stocks, real estate, other tangible assets, all pooled asset categories, and derivatives.
- Select the appropriate use for each asset class and investment vehicle based upon its risk/return characteristics and expected cash flows.
- Advise clients on the tax implications of holding and disposing of each security type or asset class.

E.34. Types of investment risk

- Identify, measure, and differentiate between types of investments risks including systematic, unsystematic risk, interest-rate risk, liquidity risk, credit risk, inflation risk, operating and financial risk, reinvestment-rate risk, exchange-rate risk, and political risk in a client's portfolio.
- Explain the impact of low-probability economic events on clients' welfare.

E.35. Quantitative investment concepts

- Calculate and interpret statistical measures such as mean, standard deviation, z-statistic, correlation, and r^2 .
- Estimate the expected risk and return using the Capital Asset Pricing Model for securities and portfolios.
- Explain the use of return distributions in portfolio structuring.

E.36. Measures of investment returns

- Identify, measure, and interpret investment returns including after-tax, holding period return, effective annual rate, annual percentage rate, time- and dollar-weighted returns, geometric and arithmetic returns.
- Calculate and interpret risk-adjusted performance measures such as the Sharpe, Jensen, and Treynor ratios.

E.37. Asset allocation and portfolio diversification

- Develop and communicate a portfolio rebalancing strategy.
- Recommend an asset allocation strategy consistent with risk tolerance.

E.38. Bond and stock valuation concepts

a. Value a bond using discounted cash flow and explain how interest rates affect bond values.

b. Estimate the value of a stock using discounted cash flow, the CAPM, and price multiples.

c. Differentiate between fundamental and technical analysis.

E.39. Portfolio development and analysis

a. identify investment objectives, time horizons, and risk tolerances.

b. Select an appropriate benchmark for assessing the value of portfolio management services.

c. Develop and communicate an appropriate Investment Policy Statement (IPS).

E.40. Alternative investments

a. Define and describe what qualifies as an alternative investment.

i. Explain asset class and describe the basic differences between the traditional asset classes and alternative asset classes

ii. Explain the primary rationale and uses for alternative asset classes

iii. Explain the primary differences between traditional investment strategies and alternative investment strategies including the potential advantages and disadvantages of utilizing alternative investment strategies

iv. Explain how the incorporation of alternatives asset classes in a traditional asset portfolio structure can potentially improve both absolute and risk-adjusted portfolio returns

WKU GORDON FORD COLLEGE OF BUSINESS – FINANCE DEPARTMENT

SYLLABUS SUPPLEMENT – THE HONOR PLEDGE; CODE OF ETHICS

Statement of Philosophy

The students in the B.S. in Finance (Financial Management Concentration or Financial Planning Concentration), Minor in Finance, and Financial Planning Certificate programs in the Gordon Ford College of Business regard the principles of truth, honesty and fairness as fundamental to the financial management, financial planning, and related professions. Students enrolled in courses in the Finance Department possess a duty to perform in a highly ethical manner at all times.

The Honor Pledge

The Honor Pledge is an agreement that a student makes with his or her fellow students and with the instructor of a course to adhere to these principles and to promote fairness in the grading of assessments. The Honor Pledge allows each student to fully develop his or her individual potential while protecting the integrity of scholarship. All students enrolled in WKU Department of Finance courses are bound by The Honor Pledge automatically as a condition of enrollment in a Finance Department course. The Honor Pledge follows:

I pledge that I will not lie, cheat, steal, or plagiarize in my academic endeavors, and that I will conduct myself truthfully and honestly to uphold the integrity of Western Kentucky University.

Prohibited Conduct

Dishonesty involving a violation of The Honor Pledge, cheating, plagiarism, and other violations of the WKU Student Code of Conduct is prohibited. By way of explanation (but not by way of limitation), as set forth in WKU's Academic Requirements and Regulations in the WKU Undergraduate Catalog:

- ***Cheating*** – No student shall receive or give assistance not authorized by the instructor in taking an examination or in the preparation of an essay, report, problem assignment, or other project that are submitted for purposes of grade determination.
- ***Plagiarism*** – To represent written work taken from another source as one's own is plagiarism. Plagiarism is a serious offense. The academic work of a student must be his / her own. One must give any author credit for material borrowed from him/her. To lift content directly from a source without giving credit is a flagrant act. To present a borrowed passage without reference to the source after having changed a few words is also plagiarism.

Sanctions for Violations

Violations of The Honor Pledge or the WKU Student Code of Conduct may result in sanctions as set forth in the WKU Student Handbook. It is the general policy of the Finance Department that the normal sanction for academic dishonesty is a failing grade in the course in which the dishonesty occurred.

All members of the Department of Finance – students, faculty, and staff – are responsible for reporting Honor Pledge violations to the instructor of the course, or to the Department Chair for a non course-related violation. Further reports may be made to the Dean's Office, the Office of Judicial Affairs, or other units of Western Kentucky University.

ADA Accommodations

In compliance with University policy, students with disabilities who require academic and/or auxiliary accommodations for this course must contact the Student Accessibility Resource Center located in Downing Student Union, Room 1074. The SARC can be reached by phone number at 270-745-5004 [270-745-3030 TTY] or via email at sarc.connect@wku.edu. Please do not request accommodations directly from the professor or instructor without a faculty notification letter (FNL) from The Student Accessibility Resource Center.

Title IX/ Discrimination & Harassment

Western Kentucky University (WKU) is committed to supporting faculty, staff and students by upholding WKU's [Sex and Gender-Based Discrimination, Harassment, and Retaliation](#) (#0.070) and [Discrimination and Harassment Policy](#) (#0.2040). Under these policies, discrimination, harassment and/or sexual misconduct based on sex/gender are prohibited. If you experience an incident of sex/gender-based discrimination, harassment and/or sexual misconduct, you are encouraged to report it to the Title IX Coordinator, Deborah Wilkins, 270-745-5398 or Title IX Investigators, Michael Crowe, 270-745-5429 or Joshua Hayes, 270-745-5121. Please note that while you may report an incident of sex/gender based discrimination, harassment and/or sexual misconduct to a faculty member, WKU faculty are "Responsible Employees" of the University and MUST report what you share to WKU's Title IX Coordinator or Title IX Investigator. If you would like to speak with someone who may be able to afford you confidentiality, you may contact WKU's [Counseling and Testing Center](#) at 270-745-3159.

Healthy on the Hill

All students are strongly encouraged to [get the COVID-19 vaccine](#). Out of respect for the health and safety of the WKU community and in adherence with CDC guidelines and practices of all public universities and colleges in [Kentucky](#), the University requires that a cloth face covering (reusable or disposable) that covers both the nose and mouth must be worn at all times when in public areas within all buildings. Students must properly wear face coverings while in class regardless of the room size or the nature of the classroom activities. Students who fail to wear a face covering as required will be in violation of the WKU Student Code of Conduct and will be asked to comply or will face disciplinary action, including possible dismissal from the University. Accommodations can be requested in special cases through the Student Accessibility and Resource Center (SARC): [270-745-5004](tel:270-745-5004) (voice), [270-745-3030](tel:270-745-3030) (TTY), or [270-288-0597](tel:270-288-0597) (video).

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We know that students are often overwhelmed and/or dealing with situations and stresses that may inhibit their ability to be successful in the classroom. With that in mind, our GFCB Leadership Team asks that you also add the following to your course syllabi.

WKU Counseling and Testing Center

The university experience should be challenging, but not overwhelming. To this end, the WKU Counseling Center provides a variety of services to help strengthen students' capacity to tolerate distress, form healthy relationships, and seek healthy expressions of their ideals and values. If you would like to speak with someone, you may contact WKU's [Counseling and Testing Center](#) at 270-745-3159 or use their Here To Help service at <https://www.wku.edu/heretohelp/heretohelpemail.php>. If you need immediate help, please visit the Counseling Center in 409 Potter Hall or call the 24-hour emergency help line at 270-843-4357.