

Finance
Course Number: 29:390:475
Course Title: Finance for Fashion & Other Creative Pursuits

COURSE DESCRIPTION

The fashion industry has changed considerably in recent years. Terms like ‘fast fashion’ have changed the climate, and investment in social media and international manufacturing has risen sharply. More importantly however, young or emerging designers and ‘creatives’ gain an edge by not remaining in an isolated bubble. To become key members of multi-disciplinary teams, familiarity with core financial concepts is essential is necessary in order to achieve a common level of understanding and communication in relation to the team’s shared objectives and the firm’s overall corporate drivers. The course serves to strengthen the student’s grasp of financial management, investments, capital markets, international finance and to strengthen competence in financial decision making.

COURSE MATERIALS

Required Texts:

- My Coursebook, Advanced Topics in Finance for Fashion. This is a curated compilation of textbook chapters and fashion-related cases. The hardcover copy is strongly recommended. The quantitative chapters and some of the other material is more conducive to reading an actual book. Please note: professors do not receive the proceeds or make any commission on books printed through the publishing company.
- Fundamentals of Corporate Finance, Ross, Westerfield, and Jordan (11th Edition)

Required Technology and Other Materials:

- A financial calculator, Please make sure it can calculate IRR, YTM, and NPV and that you choose one that has a user-friendly manual. You will be responsible for mastering it.
- A digital student subscription to Business of Fashion (free).
- An account at Padlet (free)
- All Canvas material: Assigned readings, video lectures, and other materials weekly.
- You will be required to purchase the Wall Street Prep Excel Crash Course A discounted rate has been set up for you (\$25) and can be found at the following link (s). Important!

(Links to an external site.)

Note: the WSP online account provides access to the Excel Crash Course and exam.

Material covered includes Excel basics all the way to advanced topics. Once you enroll in the course, you will have lifetime access to the course and exam.

- An Ecwid Venture Plan subscription. This is 15\$ a month and you only need one month (not yet). It is to be purchased by your group project team. So you are responsible for only a fraction of that fee.

LEARNING GOALS AND OBJECTIVES

This course is designed to help students develop skills and knowledge in the following area(s):

Business Knowledge. Students will have broad understanding of basic business theory and practice and deep understanding of theory and practice in the field of finance when applied to fashion

Students who complete this course will demonstrate:

- (a) Successful students will demonstrate an understanding of corporate finance and solve corporate finance problems related to the time value of money, basic capital budgeting, and the financing decision of the firm.
- (b) Successful students will demonstrate their understanding of financing and valuing fashion firms and managing interest rate and other risks
- (c) Successful students in this course will demonstrate a knowledge of fast fashion, luxury, e-commerce, and other issues in the industry from a financial perspective

Persuasive communication. Students will be effective communicators.

- Students who complete this course will demonstrate: Ability to construct clear, concise, and convincing written and oral arguments.

Students develop these skills and knowledge through the following course activities and assignments

- **Lectures.** Besides delivering basic concepts, the lectures focus on various business functional areas, such as financial management, financing, risk management and valuation
- **Exams, projects and presentations.** This course includes several non-cumulative quizzes and tests plus one presentation/project. Students will be asked to answer long format questions using problem solving techniques that they must show and explain. Essays will be written using effective communication skills.
- **In Class Discussion.** Students will be asked to engage in meaningful discussions and arguments regarding various concepts in finance.

Course Objectives

1. Learn concepts and tools for valuation of assets and financial products, particularly as applied to the fashion sector
 2. Develop an understanding investment and hedging tools used by these industries and in general
 3. Examine approaches for capital budgeting and other corporate finance decisions
 4. Integrate course material and develop proper financial decision-making tools
 5. Explore financing vehicles and management for these sectors
 6. Examine trading structures and systems and investigate the relationship to fashion commerce
 7. Identify topics of new interest in this ever changing field
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PREREQUISITES

Students must have taken Finance (329). Students must have taken all prerequisites. Please see me if you are missing any.

ACADEMIC INTEGRITY

I do NOT tolerate cheating. Students are responsible for understanding the RU Academic Integrity Policy (<http://academicintegrity.rutgers.edu/>)

I will strongly enforce this Policy and pursue *all* violations. On all examinations and assignments, students must sign the RU Honor Pledge, which states, “On my honor, I have neither received nor given any unauthorized assistance on this examination or assignment.” I will screen all written assignments through *SafeAssign* or *Turnitin*, plagiarism detection services that compare the work against a large database of past work. Don’t let cheating destroy your hard-earned opportunity to learn. See business.rutgers.edu/ai for more details.

ATTENDANCE AND PREPARATION POLICY

Card System

- You are responsible for knowing what goes on in class, which may include material not covered in the readings, modifications to the syllabus, and announcements concerning exams. Your mandatory buddy is the first place you go when you miss a class. Make sure you choose a buddy who will help you know what you missed. However, it is your responsibility, not theirs. Please note that I reserve the right to ask anything on an exam, including something that was asked by a classmate during the lecture.
- Most course announcements will be made as announcements on Canvas. Sometimes E-mail will be sent, but to the Canvas e-mail address only. It is your responsibility to ensure that this is correct, to

check the e-mail and/or make sure that it is correctly forwarded to an address that you do check. Also, it is your responsibility to check Canvas frequently.

- This class is taught in the socratic method: <https://en.wikipedia.org/wiki/Socratic> (Links to an external site.) method. Please note that I will (cold) call upon you, you will be expected to be on top of the material at all times. I don't think there exists a student who enjoys this. However, it is effective and I use this method. When students are not prepared they not only hurt themselves, but they also impede the general class level.
- I use a novel and highly efficient method for facilitating preparation. in this course. At the beginning of each class, students who are prepared will hand in their Preparation index card for the day. I will assume only these students are prepared and I will only call on these students.
- There are absolutely no excuses that I will accept without a hospital letter or police report. Everyone misses a day for work or sickness...you are all in the same boat.
- Obviously, if you are absent you will not have a card. I am very excited about using this system again because in the past there has been massive frustration when students were unprepared and this method greatly reduces frustration, stimulates comprehension, and allows students to self-select.
- For weather emergencies, consult the campus home page. If the campus is open, class will be held.



All About the Class Participation Index Cards

There are 11 pure lecture days in total (14 sessions minus the first day and in-class exams).

At the end of the semester, I will tally each student's lecture day cards. For each of the 9 lecture days that you did not hand in a card, you will lose substantial points. There will also be penalties for submitting a card in when not actually prepared:

- For the first card you do not hand in, you lose nothing- everyone gets one free miss...so use it wisely. Keep it for a work event, a case day, a sickness, a family emergency---you only get one and no one will be excluded for anything else without a hospital note/police report.
- Each of the remaining 10 cards are very valuable. They are worth 10 points each (because $10 \times 10 = 100$). For each *unsubmitted* card, you lose 10 points of your index card/participation grade. For each card I *rip up*, you lose 17 points! That is 10 points plus an additional penalty of 7 points. See the section on *ripped* cards below.
- Note: In order for a card to be valid, you must actually be prepared when I call upon you or ask to see your work. You must actually be fully prepared. Partial preparation does not count. Otherwise, that card will be ripped up and you will incur a 7-point penalty on top of forfeiting the 10 points for the card. If you miss one of the presentation days, there is a 10-point penalty (not 7).

- I will not accept a card if you are sick or absent, even if for a legitimate reason. Serious emergencies will be dealt with separately.
- If in the previous lecture I assigned extra pop homework verbally or in writing, you must have these completed in addition to the regular Canvas work assigned. 'prepared' the following lecture. Things like the nameplate count too....anything that is required must be fully done.
- If you are reasonably late and have a good excuse, come straight to the podium and give me a card. I reserve the right not to accept it if it does not seem like a reasonable lateness or pattern of latenesses.
- Cards may not be handed in after I have begun lecturing (except if late, see point above).
- REMEMBER to block print your name and have the date on the card!
- You may not leave early. If you leave, your card will be ripped up.

What's the Big Deal with the Index Cards?

The math here is simple- since participation is 25% of your course grade, missing class or being unprepared will really affect your grade.

For *example*, if you miss class three times (or are unprepared three times). which is one free skip and 2 more, you lose 20 points and are running an 80 in participation.

Another example: Imagine you hand in 10 cards but have 2 ripped. Now your participation grade is a maximum of 66 (100-10-10-7-7). Wow.



Online Class Commitment

By enrolling in this course, you are committing to demonstrating respect for your educational experience, your peers and your professor in the following ways:

- Committing the time necessary to complete a semester's worth of work
- Understanding that responsibility for effective time management is much more on the student's shoulders in an online class, without benefit of weekly face-to-face time with peers and the instructor.
- Completing all readings and related assignments on time.
- Participating actively, critically and productively in all learning activities.
- Consistently helping to uphold class norms, including online etiquette (netiquette), which we establish as a class.
- Upholding the standards of academic integrity.

Face to Face Class Commitment

By enrolling in this course, you are committing to demonstrating respect for your educational experience, your peers and your professor in the following ways:

- Committing the time necessary to complete a semester's worth of work in the order in which the professor has determined would be optimal. That is, understanding the responsibility for effective time management
- Completing all readings and related assignments on time.
- Participating actively, critically and productively in class.
- Coming to class regularly
- Consistently helping to uphold class norms, including classroom etiquette and respect for others.
- Upholding the standards of academic integrity.



Online and Hybrid Class Commitment

By enrolling in this course, you are committing to demonstrating respect for your educational experience, your peers and your professor in the following ways:

- Committing the time necessary to complete a semester's worth of work
- Understanding that responsibility for effective time management is much more on the student's shoulders in an online class, without benefit of weekly face-to-face time with peers and the instructor.
- Completing all readings and related assignments on time.
- Participating actively, critically and productively in all learning activities.
- Consistently helping to uphold class norms, including online etiquette (netiquette), which we establish as a class.
- Upholding the standards of academic integrity.

Contacting Me and Other Super Important Items

Email Policy and Guidelines:

1. You may not contact me through Canvas or leave me messages in assignments in Canvas. I will delete these without reading or replying.
2. Instead, please make sure you email my correct address given at the top of this syllabus.
3. Your message must include in the message: `Hybrid Finance for Fashion Question'. I will delete all other emails without reading them.
4. Please make sure your Email queries are self- contained, and can be answered in a reasonably short way. That is, please pretend that I am on a desert island when I receive your email, with no books or documents insight. Otherwise, I may not be able to answer you in a timely manner.

If you Miss Class

If you missed class and need help, try your buddy first. I will not be posting notes for everything, and the buddy is responsible for taking notes for you. If you missed class for an appropriate reason and have the correct documentation, then please feel free to come see me after having gone to your buddy and looking over all the material yourself.

Create a Student Work Group

Working with others on this material is key to understanding how to integrate the various components. Please do create a study group.

My Office Hours:

This is reserved for issues that are personal or for cases in which you have been regularly attending class and keeping up with the work but are still encountering problems. There is no TA in this class, just a grader. The grader does not have office hours.

Exam Grade Appeals

Please keep in mind that appeals trigger a regrade of the entire exam. If I see you are appealing, I might ask the grader to give me the exam and I will regrade everything.

Classroom Etiquette, Guidelines and Rules

- You may not have a computer, tablet or phone in class unless you have a special learning or other disability.
- If you have an emergency situation and need your phone on a given day, you can let me know at the beginning of class and I will seat you near me with the phone out and on.
- Please bring your financial calculator with you each session
- Recording me in any way (audio or visual) is not permitted without my express agreement in writing. This is my IP. Doing so will result in the harshest of penalties, including potential legal action.
- Please refrain from wearing headgear unless for religious reasons. Kindly see me about this if you have any questions.
- If you come late, please have a good reason, and please come in quietly
- If you must leave early, please let me know before class. Depending on how early you leave, your card may be invalidated.
- Please do not bring in textbooks.
- Please feel free to bring in beverages. Please do not bring in food. The smells and sounds can be distracting to others.
- Causing disruptions of any kind will result in your being `asked' to leave the class.
- I reserve the right to seat you or move your seat on any given day/all days.



On the Cumulative Nature of the Material

Please note: much of the material is cumulative. Please do try to study in real time. It will be super hard to make up the material all at once. You need time to digest each segment and really have a working knowledge of it before thinking about the next one.

ABOUT THIS SYLLABUS

This syllabus is extremely detailed. Please make sure you refer to it for answers to your questions on administrative matters/exams/dates/assignments, etcetera before asking me. This is the best way to make sure I don't make a mistake in answering your question, and in your not losing valuable information that ultimately you will be held accountable for. My memory is not perfect, which is why I take care to give you the information in detailed and organized written manner upfront to the extent possible.

READINGS

Readings and/or assessments will be assigned weekly. These are all required. It is important to arrive to class having read the assigned chapter(s) and handout(s) on the day required. If the work is not done on time, it is considered not done at all. I reserve the right to call upon you during class to provide explanations or answers to questions. The degree of the student's preparation (or lack thereof) will factor into your grade.

Note- if you have not done your readings/assessments please do not hand in your index cards- lack of reading=lack of preparation for the day.

Not reading/answering problems in the correct order and in a timely manner will result in a lower ability to be prepared for the exams and to ultimately understand the material.

JUST HOW HARD IS THIS COURSE? AND HOW INTERESTING?

Are you taking this class because the word 'fashion' makes it sound easy?

or because it fits your schedule? Please consider the following carefully. There is nothing worse than ending up in a class you thought would be a joke (an easy 'A') only to find out it is a bad joke.

This course is an intermediate finance class- it covers topics in finance that assume you actually remember (or are willing to remind yourselves) something from your previous finance class(es). At the same time, it introduces you to important aspects of the fashion (and related) industry that really make that industry different and special (and raise complexities we must overcome). Finally, we figure out how to apply the finance topics to the industry to deal with these exciting challenges and opportunities.

If you do well and are interested, and maybe you will join the concentration or minor, or apply for the fast track to our MSBF, and therefore be able to take advantage of exciting internships and opportunities. You will learn a lot and think a lot and have an edge on any other graduate in the USA in this field (who else has a program like this?) But it's not a walk in the park- it's a real finance course.

ASSIGNMENTS

Assignments: All are due on () at (), always

1. Reading and watching videos:

This is essential; the order matters. do it first.

2. Assessments:

You get one shot. They count.

3. Pop Homework:

I reserve the right to assign additional homework in the last five minutes of class (or earlier) based on the discussions we are having. These are required and mandatory! Make sure you have your name on them, on a separate piece of paper for the next session.

TEAM PROJECT

This will be great fun but serious work. You (in teams of 5) will spend 8 weeks creating a mock fashion company or product, financing for it through crowdfunding and setting up an e-commerce site to sell your product. Your team will create a full financial report (must include an analysis of what happens to working capital, profit margins, profitability, operating levels, production costs, all budgets and analysis, financial forecasting for sales and expenses, economic valuations for hypothetical scenarios with IRR, NPV, etc and more) and present your final project (financial and everything else) at the end of the semester. Note- the project must be completely unique (original) and one that could be sent off to a spark tank like venue.

WEEKLY WORKLOAD AND EXPECTATIONS

Please make sure you allocate 10-11 hours a week. Every week. Consistently. I have organized the course into weeks that start () and end (). On () you might want to review and prepare again for class (cold calling) the next day.

Each week of this course has been broken down for you in segments according to date. A representative timetable for the work to be done for the week is outlined below. Please make sure that you carefully adhere to the week's timeline, as specified. Make sure you allow enough time to do each component, in the correct order. Failure to do so will result in greatly reduced comprehension and success in this course.

Detailed timeline for a sample topic

-

Before coming to class for a topic:

- Make sure you have read chapter(s) in the book and all other readings
- Listen to and/or watch all other materials

- Complete the assessment(s)
- Note: forming a study group is a great idea. Doing most of this with others makes it all a lot more interesting, fun and easy to understand. Assessments cannot be done in groups. that is a violation of honor code.
- Decide whether or not you can hand in your preparation card. *Please make double sure you have done this before coming to the lecture*

Lecture Day:

- Be prepared to have a pop quiz on the material and/or for me to 'cold call' on you.
- Come to Class
- Bring notes, but not the book (not allowed).
- Try to listen and to ask questions about what you are still stuck on.

COURSE LEVEL, SCOPE AND TARGET

This is an intermediate/advanced finance course contextualized to fashion and luxury industries. We study how to implement advanced knowledge in various areas of finance to problems specific to fashion companies, startups and conglomerates. We explore advanced techniques in the areas of investments, corporate finance, financial markets and instruments, hedging, and international finance. This course is not a survey course; rather covers in-depth intermediate to advanced topics

BUSINESS OF FASHION CONCENTRATION AND MINOR

This course satisfies 3 credits of the Business of Fashion Concentration or Minor at RBS. Please refer to <http://www.business.rutgers.edu/undergrad-newark/academic-programs/fashion> (Links to an external site.)

for more information. In essence, this course is designed for our students. Please consult with me personally if for any reason you are not concentrated. It is only 3 elective courses and is simply added to your transcript. We can discuss the many benefits.

HYBRID STRUCTURE

This course is the second hybrid Finance course at RBS (my finance class is the first)! Welcome! Please note- while it seems like its easy (only once a week), it is harder than my regular course----same material,

less contact time. Please don't take this course because you think it is easier to come in once a week- it is still 10-11 hours of work a week, only it is largely on your own.

Who is this for? **Independent** learners who are **self-motivated** and **driven**, and can seek and form study groups with classmates and pace themselves correctly. It is not possible to get by in this course without doing the requisite 10-11 hours each week. You can't stack this up. You really need to do it in real time.

EXAM DATES AND POLICIES

How Many Exams?

There will be two in-class Midterms. The lower one is dropped (see my makeup policy- important). There will also be possible pop quizzes in class.

They will cover material that may be very different from the weekly assessments. This was we can cover lots of ground.

Makeup Policy

I will automatically drop your lower midterm grade— if you miss one of those, your composite midterm grade will simply be the grade of the other midterm. **This 'drop' policy constitutes your makeup exam:** if you miss an exam because you are sick or need to be out of town or any emergency, etcetera, your makeup is that you are allowed to simply skip one exam. The exam dates are given below. The exams are given in class, only, on the date specified. No make-ups or alternative arrangements for any of the exams.

*If you do not like this policy, you may request only during THE FIRST WEEK of the semester to forfeit your drop option and take all exams instead, buying yourself the option to make up one of the exams in the event that you will be sick. If you choose this option, you may not drop any grade whatsoever, are required to take all exams, and may not change your mind mid-semester.

Please note that the exams are spaced such as to assure that you are reading and doing practice problems in a timely manner. A big part of this course is knowing how to budget your time and study correctly. The material is cumulative in knowledge, and this is designed to keep you from slipping.

What will be Covered?

Questions may involve numerical problems and conceptual issues. Anything in the lectures or the reading assignments is fair game. Note! The course is not based on the book and the exams will reflect that. *The course uses a book for some material, it is not the book.* Exams will be based on material that is culled from the lectures, handouts, videos, and readings. Without reading the book and doing practice problems before the lecture, you will be dramatically reducing your chance of doing well and understanding the material fully. However, reading the book and doing the problems in the schedule as assigned will not be sufficient—this is a necessary requirement, not a sufficient one. Studying in real-time corresponding to the lectures is the only way to really do well. Cramming before the exam has proven not to work in my classes.

Up to 20% of each exam may be on a comment or question posed by a 'card-holding' student during class lectures (see 'index card system' below)

Are the Exams Cumulative?

No. However, please be advised that due to the cumulative nature of the course material, the final and all exams are indirectly cumulative: concepts studied in the first part of the semester will be necessary in order to understand and adequately respond to the questions posed.

How Will the Exams be Graded?

You must show all your work to receive credit on any of my exams. That means that if you get the right answer but did not show full, correct equations and work, you will not get credit. On the other hand, if you show your work clearly and get the incorrect solution, you will get partial credit to adequately reflect your work.

Do I Have to Memorize Equations for the Exams?

No, you do not. The tests are closed-book, but you can bring in one 8 ½" x 11" page of notes (both sides) of **formulas** only (no examples, no definitions, no instructions, no words, no calculator instructions, no laptops, no calculator manuals). You may bring in a copy of the PV/FV tables in the back of your textbook. Please make sure you remember to photocopy your formula sheet before coming to class. They will not be returned.

Examination Etiquette and Honor Code

Please note: Seating will be assigned for exams. The seating chart will not be provided during the first exam. The exams are in accordance with the strictest honor codes of the University and school. Please be familiar with all the guidelines. I will have additional instructions to maintain fairness in test-taking. These rules will also need to be followed. Please make sure to arrive on time. There will not be extra time given for latecomers.



Wall Street Prep Excel Exam

As you know, Excel is a crucial requirement in industry today. In fact, many interviews include Excel exams using financial or other data. This course will therefore devote one full week to the Wall Street Prep Excel Crash Course and its exam. Your grade on the WSP exam will be counted towards your final course grade.

The purchase of Wall Street Prep’s on-line, self-study Excel learning program is required by Week 2, or the grade on this component will automatically be zero and will not be reversed. Once you have the link, you can start practicing. Upon purchase, you will have indefinite access to the WSP course, as it will not terminate at the end of the semester. The WSP online account provides access to both the Excel Crash Course and exam.

After going through the program, students will have only one opportunity to take the Wall Street Prep assessment test. The score on the test will be permanent – there are no 'do-overs' - so please study hard and be ready to take the exam. Do not “wing it.” If a student does not take the exam, they will receive a grade of zero for it.

Material covered in the WSP exam and course includes Excel basics all the way to advanced topics. While the course and exam are assigned towards the end of the course, as a self-contained module. Expect it to take 5-10 hours to complete (depending on your past experience) and then up to two hours for the exam. However, since you are buying it early, you can start the program much earlier.

GRADING POLICY

8% Weekly Assessments

25% Classroom preparation & participation (knowledge based); See also 'index card system'

7% Excel Wall Street Prep Exam

30% Group Project**

30% Composite Midterm Grade

** The project that receives the highest grade will be the 'winner.' Each member of the winning team will receive 5 extra points on their final grade.

COURSE SCHEDULE

DETAILED SCHEDULE:

| <i>Module #</i> | <i>Dates</i> | <i>Topic</i> |
|-----------------|---------------------|--|
| Module 1 | ()-() (Class on ()) | Luxury, Fast Fashion, and Other Industry Musts |

| | | |
|------------------------|---|--|
| Module 2 | ()-() (Class on ()) | Auctions and Trading Structures |
| Module 3 | ()-() (Class on ()) | Efficient Markets and Event Studies |
| Module 4 | ()-() (Class on ()) | IPOs and Other Financing Vehicles |
| Module 5 and MIDTERM I | () – () and EXAM on () In Class | E-commerce, Sustainability, , Prepare for Project Coverage on Exam: Everything so far. |
| Module 6 | ()-() (Class on) | Wall Street Prep Excel Course |
| Module 7 | ()-() (In-Class on ()): Group Work on Projects) | Financial Statements in Finance |
| Module 8 | ()-() (In-Class on ()): Group Work on Projects)) NO CLASS ()-() | Key Performance Indicators, and Financial Metrics of Performance for Fashion |
| Module 9 and MIDTERM 2 | ()-() and EXAM on () In Class | Advanced Capital Budgeting Issues and M&A |
| Module 10 | () – () (Class on ()) | International Issues: Hedging Currency Risk & Futures |
| Module 11 | ()-() (Class on ()) | Student Presentations I |
| Module 12 | ()-() (Class on ()) | Student Presentations I |
| Module 13 | ()-() (Class on ()) | Student Presentations I |
| Module 14 | Wrap Up (Class on ()) | TBA |

Save or print a copy of the schedule portion of the syllabus for offline reference. See [Print a Page: Chrome \(Links to an external site.\)](#) or [How To Print Web Pages in Firefox \(Links to an external site.\)](#). However, the dynamic version below will always be the most current:

COURSE SUMMARY:

Date Details

| | | | |
|----|------------|--|-----------|
| | Assignment | <u>Assessment on How Securities Trade</u> | due by () |
| () | Assignment | <u>Mandatory Group Formation for Next Week's Assignment</u> | due by () |
| () | Assignment | <u>Assessment on EM and Behavioral</u> | due by () |
| | Assignment | <u>Mandatory Checkpoint on Excel Wall Street Prep Purchase</u> | due by () |
| () | Assignment | <u>Mandatory Checkpoint: Statement of Confidentiality</u> | due by () |
| () | Assignment | <u>Assessment on Raising Capital</u> | due by () |
| | Assignment | <u>Excel Test Follow-Up Assessment</u> | due by () |
| () | Assignment | <u>Project Proposal and Group Formation/Roles are Due</u> | due by () |
| () | Assignment | <u>Assessment on Financial Statement Analysis</u> | due by () |
| | Assignment | <u>Midterm In Class</u> | due by () |
| () | Assignment | <u>Midterm In Class 2</u> | due by () |
| () | Assignment | <u>Assessment on FSA and Metrics II</u> | due by () |
| | Assignment | <u>Assessment on Advanced Capital Budgeting and M&A</u> | due by () |
| () | Assignment | <u>Discussion Board: Thoughts on M&A in Fashion and Luxury</u> | due by () |

Date Details

| | | | |
|-------|------------|---|-----------|
| () | Assignment | <u>Assessment on Futures</u> | due by () |
| <hr/> | | | |
| () | Assignment | <u>Paper and Presentation Document Submissions Due ()</u> | due by () |
| <hr/> | | | |
| () | Assignment | <u>Peer Evaluation due ()</u> | due by () |
| <hr/> | | | |
| () | Assignment | <u>Participation and Index Cards</u> | due by () |
| <hr/> | | | |
| () | Assignment | <u>Evaluation of Other Projects Due ()</u> | due by () |
| <hr/> | | | |

SUPPORT SERVICES

If you need accommodation for a *disability*, obtain a Letter of Accommodation from the Office of Disability Services. The Office of Disability Services at Rutgers, The State University of New Jersey, provides student-centered and student-inclusive programming in compliance with the Americans with Disabilities Act of 1990, the Americans with Disabilities Act Amendments of 2008, Section 504 of the Rehabilitation Act of 1973, Section 508 of the Rehabilitation Act of 1998, and the New Jersey Law Against Discrimination. More information can be found at ods.rutgers.edu.

[Rutgers University-New Brunswick ODS phone (848)445-6800 or email dsoffice@echo.rutgers.edu]

[Rutgers University-Newark ODS phone (973)353-5375 or email ods@newark.rutgers.edu]

If you are *pregnant*, the Office of Title IX and ADA Compliance is available to assist with any concerns or potential accommodations related to pregnancy.

[Rutgers University-New Brunswick Title IX Coordinator phone (848)932-8200 or email jackie.moran@rutgers.edu]

[Rutgers University-Newark Office of Title IX and ADA Compliance phone (973)353-1906 or email TitleIX@newark.rutgers.edu]

If you seek **religious accommodations**, the Office of the Dean of Students is available to verify absences for religious observance, as needed.

[Rutgers University-New Brunswick Dean of Students phone (848)932-2300 or email deanofstudents@echo.rutgers.edu]

[Rutgers University-Newark Dean of Students phone (973)353-5063 or email DeanofStudents@newark.rutgers.edu]

If you have experienced any form of **gender or sex-based discrimination or harassment**, including sexual assault, sexual harassment, relationship violence, or stalking, the Office for Violence Prevention and Victim Assistance provides help and support. More information can be found at <http://vpva.rutgers.edu/>.

[Rutgers University-New Brunswick incident report link: <http://studentconduct.rutgers.edu/concern/>. You may contact the Office for Violence Prevention and Victim Assistance at (848)932-1181]

[Rutgers University-Newark incident report link: https://cm.maxient.com/reportingform.php?RutgersUniv&layout_id=7 . You may also contact the Office of Title IX and ADA Compliance at (973)353-1906 or email at TitleIX@newark.rutgers.edu. If you wish to speak with a staff member who is confidential and does **not** have a reporting responsibility, you may contact the Office for Violence Prevention and Victim Assistance at (973)353-1918 or email run.vpva@rutgers.edu]

If students who have experienced a temporary condition or injury that is adversely affecting their ability to fully participate, you should submit a request via <https://temporaryconditions.rutgers.edu> .

If you are a military **veteran** or are on active military duty, you can obtain support through the Office of Veteran and Military Programs and Services. <http://veterans.rutgers.edu/>

If you are in need of **mental health** services, please use our readily available services.

[Rutgers University-Newark Counseling Center: <http://counseling.newark.rutgers.edu/>]

[Rutgers Counseling and Psychological Services–New Brunswick: <http://rhscaps.rutgers.edu/>]

If you are in need of **physical health** services, please use our readily available services.

[Rutgers Health Services – Newark: <http://health.newark.rutgers.edu/>]

[Rutgers Health Services – New Brunswick: <http://health.rutgers.edu/>]

If you are in need of *legal* services, please use our readily available services: <http://rusls.rutgers.edu/>

Students experiencing difficulty in courses due to *English as a second language (ESL)* should contact the Program in American Language Studies for supports.

[Rutgers–Newark: PALS@newark.rutgers.edu]

[Rutgers–New Brunswick: eslpals@english.rutgers.edu]

If you are in need of additional *academic assistance*, please use our readily available services.

[Rutgers University-Newark Learning Center: <http://www.ncas.rutgers.edu/rlc>

[Rutgers University-Newark Writing Center: <http://www.ncas.rutgers.edu/writingcenter>]

[Rutgers University-New Brunswick Learning Center: <https://rlc.rutgers.edu/>]

[Optional items that many faculty include:

- Students must sign, date, and return a statement declaring that they understand the RU Academic Integrity Policy.

- Students must sign, date, and return a statement declaring that they understand this syllabus.]