



Fall/Winter 2024/25 Course Syllabus

MOS 2309A Section – 001 **Applied Finance** Course Mode: In-Person

Instructor: Nicholas Kahnert
Office: SSC 4216

Office Hours: Thursdays, 10am-1pm (may be conducted via Zoom)

Email: ntkahner@uwo.ca

1. Course Information:

1.1 Class Location and Time:

Section 001: Wednesdays, 1:30pm-4:30 pm

See Brightspace Classroom Site for details.

1.2 Course Description:

This course offers a practical and applied introduction to financial management and corporate finance, focusing on essential concepts and skills for decision-making. Students will gain a foundational understanding of financial statements, time value of money, risk management, capital budgeting, and other key topics in financial management.

Antirequisite(s): Financial Modelling 2555A/B, MOS 2310A/B, MOS 3310A/B.

Prerequisite(s): Enrolment in second, third, or fourth year of the BMOS program.

Unless you have either the requisites for this course or written special permission from your Dean's Designate (DAN Management Advisors) to enroll in it, you may be removed from this course, and it will be deleted from your record. This decision may not be appealed. You will receive no adjustment to your fees in the event that you are dropped from a course for failing to have the necessary prerequisites.

1.3 Accessibility:

DAN Department of Management & Organizational Studies strives at all times to provide accessibility to all faculty, staff, students and visitors in a way that respects the dignity and independence of people with disabilities.

Contact Academic Support & Engagement at <http://academicsupport.uwo.ca/> for information about Western's Accessible Education.

More information about "Accessibility at Western" is available at: <http://accessibility.uwo.ca>

1.4 Land Acknowledgement:

We acknowledge that Western University is located on the traditional lands of the Anishinaabek, Haudenosaunee, Lūnaapéewak and Attawandaron peoples, on lands connected with the London Township and Sombra Treaties of 1796 and the Dish with One Spoon Covenant Wampum.

With this, we respect the longstanding relationships that Indigenous Nations have to this land, as they are the original caretakers. We acknowledge historical and ongoing injustices that Indigenous Peoples (e.g. First Nations, Métis and Inuit) endure in Canada, and we accept responsibility as a public institution to contribute toward revealing and correcting miseducation as well as renewing respectful relationships with Indigenous communities through our teaching, research and community service.

<https://indigenous.uwo.ca/initiatives/docs/indigenous-land-acknowledgment.pdf>

1.5 Senate Regulations

Senate Regulations state, “unless you have either the requisites for this course or written special permission from your Dean to enroll in it, you will be removed from this course and it will be deleted from your record. This decision may not be appealed. You will receive no adjustment to your fees in the event that you are dropped from a course for failing to have the necessary prerequisites.”

This regulation is in regard to the PREREQUISITE COURSES required.

2. Course Materials

Block, Hirt, Danielsen, Short, Meehan, 2024. Foundations of Financial Mangement, Thirteenth Canadian Edition. McGraw-Hill. ISBN: 9781265792497

(Please note that the above ISBN includes the online e-book and online access to Connect. Students who wish to also have a physical copy of textbook may wish to choose the alternative course option, which includes both the physical text and access to the e-book and Connect for 360 days. The ISBN for this option is 9781265844158, and it can be purchased through the Western Bookstore via the “Alternative” option for this course.) Note: Students who choose the online option may also be able to purchase a loose-leaf physical copy of the textbook, directly from the publisher, at a reduced price.

iClicker may be used from time to time for in-class activities. Students may access iClicker using a personal device, such as phone, tablet, or computer.

Some course material will be posted to OWL BRIGHTSPACE: <https://westernu.brightspace.com/>

Students are responsible for checking the course OWL site (<https://westernu.brightspace.com/>) regularly for news and updates. This is the primary method by which information will be disseminated to all students in the class.

If students need assistance with the course OWL site, they can seek support on the [OWL Brightspace Help](#) page. Alternatively, they can contact the Western Technology Services Helpdesk. They can be contacted by phone at 519-661-3800 or ext. 83800.

3. Course Objectives and Format

The DAN Department of Management and Organizational Studies as a whole draws upon an evidence-based management approach. Evidence-based management is the systematic process of gathering evidence from multiple sources, critically appraising the evidence, and using that evidence in making and evaluating management decisions to improve organizational performance.

3.1 Course objectives

- Equip participants with fundamental financial knowledge, focusing on practical applications in analyzing financial statements, managing risk, and making sound financial decisions.
- Develop participants' ability to apply financial concepts, such as time value of money and capital budgeting, to real-world scenarios, enhancing their decision-making skills in both personal and professional contexts.

3.2 Course format

The course is scheduled as a series of 3-hour in-person lectures.

In some weeks, aspects of this course MAY be conducted in a hybrid format with some asynchronous course material delivery, and remaining time spent in-person with synchronous discussion/tutorials. Synchronous discussion will normally be conducted in-person during regularly scheduled class time.

The course format is subject to change based on Covid-19 protocols or restrictions. Therefore, aspects of this course MAY be conducted in a hybrid format with asynchronous course material, and weekly synchronous discussion/tutorials. Any such tutorial sessions will be conducted via Zoom during regularly scheduled class time and will be intended to be interactive.

Any remote learning sessions for this course MAY be recorded from time to time. The data captured during these recordings may include your image, voice recordings, chat logs and personal identifiers (name displayed on the screen). The recordings will be used for educational purposes related to this course, including evaluations. The recordings may be disclosed to other individuals under special circumstances. Please contact the instructor if you have any concerns related to session recordings.

Participants in this course are not permitted to record the sessions, except where the participant has the prior written permission of the instructor.

4. Learning Outcomes

Upon completion of the course, successful students should be able to:

- Understand the basic structure of firm financial statements, and apply basic analysis tools to assess past performance and plan for the future.
- Explain the concept of time value of money (TVM) and its relation to asset valuation, and perform basic TVM calculations.
- Distinguish between different types of risk in a financial context, identify basic measures of risk, and explain the relationship between risk and reward in finance.
- Understand how corporations pay returns to their stakeholders, and explain the basic factors that influence these decisions.
- Describe the process of capital budgeting, and solve simple capital budgeting problems using time value of money.
- Understand the importance of managing short-term assets and liabilities, and identify options for ensuring adequate liquidity.
- Demonstrate basic knowledge of financial markets and institutions and explain how firms obtain funds in these markets, and how the cost of funds relates to their risk.

5. Evaluation

Professionalism & Contribution	= 10%	[Includes iClicker & other; Refer to OWL for specific details]
Problem Sets/Assignments	= 15%	[6 assignments throughout the term via OWL, drop lowest score]
Midterm Exam	= 30%	[tentatively scheduled for October 30, 2-4pm (in class)]
Final Exam	= 45%	[Cumulative, Scheduled by Registrar]

IMPORTANT: See Essential Learning Requirements (below in Section 5), regarding minimum requirements to earn a passing grade in this course.

Six problem sets will be assigned for independent completion via OWL. Question formats may include multiple choice, true/false, numeric answer, fill in the blank, or short answer. Problem sets will typically be assigned on a Friday and will be due for submission on the following Monday at 11:55pm (giving a three-day window for completion). Once started, most problem sets will have a time-limit of 3-4 hours and will automatically be submitted once the time limit has been reached (though students may submit sooner).

The midterm exam is expected to be delivered in-person, scheduled for **2 hours, and will consist of approximately 40 multiple choice questions.** [This format and duration may change if Covid-19 protocols require that the exam be delivered online]

The final exam is expected to be scheduled for **3 hours and will consist of approximately 60 multiple choice questions.** Question formats will be similar to the midterm exam. [This format and duration may change if Covid-19 protocols require that the exam be delivered online]

Only non-programmable calculators (including non-programmable financial calculators) will be allowed into the exams. Graphing calculators are not permitted! Students using a programmable and/or graphing calculator during an exam will be assigned a minimum exam grade penalty of 25%. If you are unsure about whether your calculator is permitted, please ask your professor to check your calculator BEFORE the exam day.

Electronic devices of any kind (including pagers, cell phones, smart watches, and programmable calculators) are NOT permitted at exams. *If students have cell phones or other electronic devices, these devices MUST be turned off and stored away from the student during the exam. Devices may not be kept on the exam desk or on students' person (in pockets) during the exam, even if turned off. Contravention of this policy will be treated as an academic offense, and will result in an automatic grade of 0 (zero) on the exam.*

Exams may be scored using a program that examines the answer sheets for unusual coincidences in the pattern of answers given which may be indicative, and used as supporting evidence, of cheating. Suspected cheating on any exam will result in a grade of 0, and will initiate an investigation of academic offence.

This course has other exam guidelines and expectations which will be clearly outlined in documents on the course website. Students are expected to understand and adhere to these guidelines to avoid grade penalties.

Students are responsible for all material covered during lectures or tutorials, as well as any assigned videos or readings from the text or elsewhere on the course website.

Students are **REQUIRED TO COMPLETE ALL COMPONENTS** of this course in order to justify earning a passing grade. There are no exceptions to this. Extra assignments to improve grades **will NOT** be allowed.

The instructor reserves the right to adjust all grade components and final grades, up or down, by standardizing to a pre-determined common mean range. As such, students' grades will be partially determined based on their results relative the class average. Standardization of grades is designed to

control for variations in assessment difficulty across different delivery methods, and to ensure fairness across sections.

Exams will not be returned to students but may be reviewed by contacting your instructor.

General information about missed coursework

Students must familiarize themselves with the *University Policy on Academic Consideration – Undergraduate Students in First Entry Programs* posted on the Academic Calendar:

https://www.uwo.ca/univsec/pdf/academic_policies/appeals/academic_consideration_Sep24.pdf,

This policy does not apply to requests for Academic Consideration submitted for **attempted or completed work**, whether online or in person.

The policy also does not apply to students experiencing longer-term impacts on their academic responsibilities. These students should consult [Accessible Education](#).

For procedures on how to submit Academic Consideration requests, please see the information posted on the Office of the Registrar's webpage:

https://registrar.uwo.ca/academics/academic_considerations/

All requests for Academic Consideration must be made within 48 hours after the assessment date or submission deadline.

All Academic Consideration requests must include supporting documentation; however, recognizing that formal documentation may not be available in some extenuating circumstances, the policy allows students to make one Academic Consideration request **without supporting documentation** in this course. However, the following assessments are excluded from this, and therefore always require formal supporting documentation:

- **Examinations scheduled during official examination periods** (Defined by policy)
- **Midterm Exam** (Designated by the instructor as the one assessment that always requires documentation when requesting Academic Consideration)

When a student *mistakenly* submits their one allowed Academic Consideration request **without supporting documentation** for the assessments listed above or those in the **Coursework with Assessment Flexibility** section below, the request cannot be recalled and reapplied. This privilege is forfeited.

Evaluation Scheme for Missed Assessments

Midterm Exam: *There is no make-up midterm exam in this course.* If a student misses the regularly scheduled midterm exam for any reason, and for which adequate documentation is received by the instructor (this documentation must be supplied by the Academic Counseling office), then **the student will receive a modified and lengthened final exam which will be re-weighted to 75% of the course grade weight. The modified exam will be scheduled for four (4) hours and may have a slightly modified format than the regularly scheduled final exam, including the possibility of written responses and calculations, in addition to multiple choice questions. The format and location of the modified final exam will be specified to eligible students at least 10 days prior to the date of the final exam.**

Final Exam: If a student misses the regularly scheduled final exam for any reason, and for which adequate documentation is received by the instructor (this documentation must be supplied by the Academic Counseling office), then the student will be permitted to write a Special Examination (the name

given by the University to a makeup Final Exam). See the Academic Calendar for details (under Special Examinations), especially for those who miss multiple final exams within one examination period..

The date and time of the make-up examination will be determined by the department and the University Special Examination dates as outlined in the Academic Handbook: https://www.uwo.ca/univsec/pdf/academic_policies/exam/definitions.pdf. The make-up (Special Examination) exam is expected to be held at 9:00am on January 10, 2025, in SSC 4317. This time and location may be modified if required by the Department due to space limitations or conflicts.

The format of the Special final exam (make-up) may be different than the format of the regularly scheduled exam, but will contain the same breadth and depth of coverage.

If a student is unable to meet the scheduled make-up, then the student is responsible for obtaining new accommodations from Academic Counselling. If approved by the Dean's office such student may be given an opportunity to write a deferred make-up final exam during the regular final exam period the next time the course is offered in-person. This is expected to be in April 2025.

Essential Learning Requirements

Even when Academic Considerations are granted for missed coursework, the following provisions are deemed essential to earn certain grades, including a passing grade, in this course:

1) Students must achieve a minimum grade of 50% on at least one of the exam components (midterm or final exam) of the course in order to achieve a passing course grade (50% or higher) in the course.. Students who do not score at least 50% on at least one of the course exam components will be assigned a final course grade of 45%, or their actual calculated course grade, whichever is LOWER.

Coursework with Assessment Flexibility

By policy, instructors may deny Academic Consideration requests for the following assessments with universal accommodation and built-in flexibility:

Flexible Completion

Problem Sets: Universal accommodation is built-in to the grading policy for Problem Sets by automatic dropping of the lowest problem set grade (only the top 5 out of 6 problem set marks will count toward the student's final grade). Please refer to the course expectation documents for further information. **In general, there are no extensions, make-ups, or re-writes for any missed problem sets.** Students will receive this universal accommodation, irrespective of whether they seek academic accommodation (with or without documentation). Students who face extraordinary circumstances, which require multiple problem sets to be missed, should seek advice and/or accommodation through the Academic Counselling office of their respective faculty. In such rare instances, grade re-weighting may be available on a case-by-case basis.

iClicker: Universal accommodation is built-in to the grading policy for iClicker by automatic dropping of the lowest three weekly contribution grades (only the top 7 out of 10 iClicker contribution marks will count toward the student's final grade). Please refer to the course expectation documents for further information. **In general, there are no extensions, make-ups, or re-writes for any missed iClicker.** This accommodation will also be used to offset technical difficulties that may occur from time to time which prevent a student from answer one or more questions. Students will receive this universal accommodation, irrespective of whether they seek academic accommodation (with or without documentation). Further, the professor reserves the right to shift the weight of iClicker to the final exam for any student whose grade would benefit from such an adjustment.

Grades will not be adjusted on the basis of need. It is important to monitor your performance in the course. Remember: *You* are responsible for your grades in this course.

The DAN Department has a grade policy which states that for courses in the 2000 range, the class average must fall between 65% and 72% for all sections of a course taught by the same instructor. In very exceptional circumstances only, class averages outside this range may be approved by the Undergraduate Chair or Chair. Class averages are not grounds for appeal.

6. Lecture and Examination Schedule

Please refer to OWL for a tentative detailed course schedule. The professor reserves the right to change or update this outline, and any other course related materials. Students will be informed in a timely manner through the course website and/or announcements.

Material covered during lectures or tutorials, or in recorded videos, will not always be the same as material covered in the textbook. These two sources should be viewed as complimentary and not redundant.

7. Student Responsibilities

Students should familiarize themselves with Western University Senate Regulations, please see: http://www.uwo.ca/univsec/academic_policies/index.html.

Material covered in lectures will not always be the same as material covered in the textbook. These two sources should be viewed as complimentary and not redundant. As such, students who want to do well in this course are **strongly encouraged** to attend lectures on a regular basis. Please note that the instructor will not be providing copies of lectures notes or overheads. Therefore, if you miss a lecture, you should try to obtain this material from another student.

7.1 Respect

Please act respectfully towards the classroom, the instructor and your fellow students. Acting respectfully means arriving on time, turning off phones, avoiding private discussions during lectures, refraining from viewing non-course material on your laptops, and cleaning up after yourself. Acting respectfully provides a better learning experience for everyone.

Private in-class discussions are distracting to students and the instructor. If other students are distracting your attention from the material, you should ask them to be quiet. If you feel uncomfortable doing this (or the problem persists), please see your instructor.

Late arrivals are also distracting. Please try to arrive on time for classes.

7.2 No Recording of Classes

Students are not permitted to record any portion of a class, audio or video, without the prior written permission of the instructor.

7.3 Copyright Notice

Lectures and course materials, including power point presentations, outlines, and similar materials, are protected by copyright. You may take notes and make copies of course materials for your own educational use. You may **not** record lectures, reproduce (or allow others to reproduce), post or distribute lecture notes, wiki material, and other course materials publicly and/or for commercial purposes without the written consent of your instructor.

8. Exam Policies

- Bring student identification to exams, and present to proctor when requested..
- Nothing is to be on/at one's desk during an exam except a pencil, an eraser, an approved calculator, and the individual's student card
- No smart watches, smart phones, or other electronic devices are permitted at exams
- ***This course has other exam guidelines and expectations which are clearly outlined in a document on the course website. Students are expected to understand and adhere to these guidelines in order to avoid grade penalties.***

9. E-mail Policies

The following policies apply to all emails between students and the instructor. Please respect the fact that your Instructor receives hundreds of emails from students and must deal with those emails in a fair and organized manner. Unacceptable emails will receive a reply saying only "Please see Email Policies on the course outline".

9.1 UWO.CA Email Addresses Only

For privacy reasons, students must use their Western email accounts to contact their Instructor. The Instructor will not respond to emails from non-uwo.ca addresses (e.g. hotmail.com, gmail.com, etc.).

9.2 Subject Line Must Include Course and Section Number

The subject line of emails must contain the name or number of the course, and the section number in which the student is enrolled. The Instructor teaches different courses and sections and cannot properly respond to questions if they do not know which course or section you are enrolled in.

9.3 All emails must include student's Name AND Student Number

The body of the message must include the student's ***name and student number***. Professional emails should address the professor by name.

9.4 Acceptable Emails

- asking to set up an appointment to review an exam
- notification of illness or other special circumstances (please read syllabus first)
- providing constructive comments or feedback about the course

9.5 Unacceptable Emails

- questions that may be answered on OWL or on this course outline
- questions about course content or materials (these should be directed to OWL Discussions)
- asking when grades will be posted
- asking what grade a student received
- asking where or when an exam is scheduled or the material covered on an exam
- requests for grade increases, extra assignments, or reweighting of course components

10. Attendance

It is expected that students will attend all classes. The instructor does not provide access to lecture notes. Students are encouraged to obtain missed lecture notes from a fellow student.

10.1 Short Absences.

If you miss a class due to minor illness or other problems, check your course outlines for information regarding attendance requirements and make sure you are not missing a test or exam. Cover any readings and arrange to borrow the missed lectures notes from a classmate.

10.2 Extended Absences.

If you are absent more than approximately two weeks or if you get too far behind to catch up, you should consider reducing your workload by dropping one or more courses. The Academic Counsellors can help you to consider the alternatives. At your request, they can also keep your instructors informed about your difficulties.

11. Grade Fairness

Fairness requires that all students be treated equally and be evaluated using the criteria set out in this course outline. The evaluation criteria are based on actual achievement and not on how hard a student has tried.

Claims by students of an excellent academic history, good attendance record, need to obtain or maintain a scholarship, desire to be admitted to Ivey or graduate school, or other personal issues, cannot be used to justify a higher grade in the course or a reweighting of course components. There is no extra work or assignments available for extra credit or to “make up” for a course component that was missed or performed poorly.

You, the student, are responsible for the grades earned.

12. Posting of Grades

Midterm exam grades will be posted on OWL once the grades are available. Final exam grades and final course grades are not posted on OWL and are available once they have been posted by the Registrar under “Academic Summary” at the Student Centre website.

13. University Policy Regarding Illness, Absence and Accommodation

13.1 Illness

Students will need to provide a Student Medical Certificate if the absence is medical or provide appropriate documentation if there are compassionate grounds for the absence in question. Students are encouraged to contact their Faculty Academic Counselling office to obtain more information about the relevant documentation.

For privacy reasons, students should also note that individual instructors should not receive documentation directly from a student, whether in support of an application for consideration on medical grounds, or for other reasons. All documentation required for absences must be submitted to the Academic Counselling office of a student's Home Faculty.

For details on the Policy on Accommodation for Medical Illness, go to:

https://www.uwo.ca/univsec/pdf/academic_policies/appeals/academic_consideration.pdf

Students can download the Student Medical Certificate (SMC) here:

https://www.uwo.ca/univsec/pdf/academic_policies/appeals/medicalform.pdf

13.2 Accessible Education

Students with disabilities work with Accessible Education (formerly SSD) which provides recommendations for accommodation based on medical documentation or psychological and cognitive testing. The accommodation policy can be found here:

https://www.uwo.ca/univsec/pdf/academic_policies/appeals/Academic_Accommodation_disabilities.pdf

Students needing access to Accessible Education should register here:

http://academicsupport.uwo.ca/accessible_education/index.html

13.3 Religious Accommodation

When conflicts with a religious holiday that requires an absence from the University or prohibits certain activities, students should request an accommodation for their absence in writing to the course instructor and/or the Academic Advising office of their Faculty of Registration. This notice should be made as early as possible but not later than two weeks prior to the writing or the examination (or one week prior to the writing of the test).

Please visit the Diversity Calendars posted on our university's EDID website for the recognized religious holidays:

<https://www.edi.uwo.ca>.

14. University Policy on Cheating and Academic Misconduct

Scholastic offences are taken seriously and students are directed to read the appropriate policy, specifically, the definition of what constitutes a Scholastic Offence, at the following Web site: http://www.uwo.ca/univsec/pdf/academic_policies/appeals/scholastic_discipline_undergrad.pdf

Students are responsible for understanding the nature of and avoiding the occurrence of plagiarism and other academic offenses. Students are urged to read the section on Scholastic Offenses in the [Academic Calendar](#).

Note that such offenses include plagiarism, cheating on an examination, submitting false or fraudulent assignments or credentials, impersonating a candidate, or submitting for credit in any course without the knowledge and approval of the instructor to whom it is submitted, any academic work for which credit has previously been obtained or is being sought in another course in the University or elsewhere. If you are in doubt about whether what you are doing is inappropriate, consult your instructor. A claim that "you didn't know it was wrong" will not be accepted as an excuse.

Within this course, students are permitted to use AI tools exclusively for information gathering and preliminary research purposes. These tools are intended to enhance the learning experience by providing access to diverse information sources. However, it is essential that students critically evaluate the obtained information, exercise independent thinking, and engage in original research to synthesize and develop their own ideas, arguments and perspectives. The use of AI tools can serve as a starting point for exploring a topic, with students expected to uphold academic integrity by appropriately attributing all sources of information and avoiding plagiarism. Essays, written assignments and/or lab reports should reflect the student's own thoughts and independent written work. Students should also generate their own figures (e.g., graphs, diagrams) rather than using AI generated ones. By adhering to these guidelines, students contribute to a responsible and effective learning environment that promotes critical thinking, independent inquiry and all them to produce original written contributions. The same principles also apply to the use of translation software to support the writing the essays and other written assessments. When used, any such AI or translation tool should be used ethically and responsibly, and students must cite or credit the tools used in line with the expectation to use AI as a tool to learn, not only to produce content. **AI tools are never permitted for use to answer questions on problem set assignments.**

A copy of guidelines about how to avoid cheating can be obtained from the [Office of the Ombudsperson](#), Room 3135 WSSB, (519) 661-3573, ombuds@uwo.ca.

Cheating on exams will not be tolerated; students are referred to the university policy on scholastic offenses. Looking at the test of another student, allowing another student to view your exam, or obtaining information about a test in advance are all examples of cheating.

Students found cheating will receive a zero (0%) on that exam. A number of safeguards will be employed to discourage cheating. For example, examination supervisors (proctors) of the tests may ask students to move to another seat during the exam, cover their paper, avert their eyes from other students' papers, remove baseball caps, etc. This is not meant as a personal affront nor as an accusation of cheating, rather as vigilant attempts at proctoring.

The penalties for a student guilty of a scholastic offense include refusal of a passing grade in the assignment, refusal of a passing grade in the course, suspension from the University, and expulsion from the University.

15. Procedures For Appealing Academic Evaluations

1. In the first instance, all appeals of a grade must be made to the course instructor (informal consultation).
2. If the student is not satisfied with the decision of the course instructor, a written appeal must be sent to the Undergraduate Chair of the Department of Management and Organizational Studies.
3. If the response of the Undergraduate Chair is considered unsatisfactory to the student, they may then appeal to the Dean of the Faculty in which the course of program was taken.
4. Only after receiving a final decision from the Dean may a student appeal to the Senate Review Board Academic. A Guide to Appeals is available from the Office of the Ombudsperson.

16. Support Services

16.1 Support Services

The Registrar's office provides you with information on services, courses, student finances, resources, latest news, as well as Student Central's hours of operation at <http://www.registrar.uwo.ca>

Student Support Services (*including the services provided by the USC listed here*) can be reached at: <http://westernusc.ca/services/>

Academic Support & Engagement can be reached at: <http://academicsupport.uwo.ca>

Students who are in emotional/mental distress should refer to Health and Wellness: <https://www.uwo.ca/health/> for a complete list of options about how to obtain help.

16.2 Academic Concerns.

If you are in academic difficulty, it is strongly recommended that you see your academic counsellor.