De La Salle University-Manila
Ramon V. Del Rosario College of Business
Department of Financial Management
Bachelor of Science in Management of Financial Institutions

COURSE CODE: **FINTSAR K31**
Instructor: **DIOSCORO P. BAYLON JR.**   Contact Details: dioscoro.baylon@dlsu.edu.ph
Class Schedule: **MW 1100 - 1230**   Consultation hours: MW 1500-1615
Term, AY: 1st term AY 2021- 2022
Room/Recurring Zoom Link: *https://zoom.us/j/9332941530*

TYPE OF COURSE

☐ Service Learning   ☐ Hybrid   [x] Fully online   ☐ In-person

GENERAL COURSE DESCRIPTION

This is a 3-unit course in econometrics. It introduces the linear regression model and discusses estimation and testing under ideal conditions. Alternative approaches to ordinary least squares, namely, maximum likelihood estimation and method of moments estimation are also discussed. This course looks at what happens when the conditions are less than ideal due to departures from the assumptions necessary for ordinary least squares (OLS) to be the best linear unbiased estimator, and provides alternative regression techniques that address problems arising from the violations of the basic assumptions. The course discusses logit, probit, panel data regression and other types of regression analysis. It also introduces the students to time series analysis.

SPECIFIC COURSE DESCRIPTION

COURSE LEARNING OUTCOMES (CLO)

On completion of the course, the student is expected to be able to do the following:

| Critical and Creative Thinker | **PLO1**: Generate new financial knowledge through interdisciplinary methods of research by solving finance problems with appropriate quantitative tools and providing a comprehensive analysis of the financial concepts, issues, and practices relevant to financial and economic theories and frameworks consistent with business practices.
 PLO3: Create financial decisions and solutions in any cross-cultural environments through the use of different analytic approaches and the collaboration with professionals from other fields by applying the basic business practices, cultural norms, and the appropriate local, regional and international ethical standards related to corporate finance.
 PLO4: Make appropriate business decisions using the highest ethical standards of professional practice by recognizing the social, professional, cultural and ethical issues involved in finance based on the rules and policies of financial system's regulatory bodies and organizations/associations.
 PLO6: Develop comprehensive strategic plans using innovative financial models to respond to internal and external situations faced by different entities taking into account the business theories, | **LO1**: Explain the assumptions underlying classical linear regression models.
 LO2: Derive the coefficients for simple and multiple regression.
 LO3: Discuss the implications of violations of the assumptions of classical linear regression.
 LO4: Apply econometric principles to generate regression models.
 LO5: Distinguish between regression models with continuous and qualitative dependent variables. |

		practices, and standards in all the functional areas, especially finance.	
Effective Communicator	PLO2:Communicate well using varied media and other finance related materials taking into account the needs, expectations and requirements of the target audience based on the standard business communication techniques and industry practices PL05: Present well-informed opinions on the current and future direction of the market and significant events in the Philippine financial system as communicated by the authority figures of the financial services industry and experts on the field of corporate finance.	**LO6**: Generate formal written reports on simple, multiple and time series models based on given sets of data
Reflective Life- Long Learner	The graduates utilize quantitative and empirical research tools to responsibly and actively participate in the workplace with compassion and commitment in the spirit of faith, and zeal for service for society	**LO7**: Assess regression outputs using standard diagnostics on collinearity, heteroscedasticity, autocorrelation and other model building parameters. **LO8**: Employ various statistical and econometric software for regression and time series modeling
Service-Driven Citizen	PLO3: The graduates will be innovative leaders in advancing and utilizing quantitative and analytical methods in finance practice through collaboration with others at the national, regional, and international levels to address socio-economic problems.	**LO9**: Evaluate historical financial and economic cross-section and time series data involving financial issues (e.g. crises, anomalies) in relation to ethical standards and financial theories.

FINAL COURSE OUTPUT

As evidence of attaining the above learning outcomes, the student is required to do and submit the following during the indicated dates of the term.

Learning Outcome	Required Output	Due date
LO1: Explain the assumptions underlying classical linear regression models. **LO2**: Derive the coefficients for simple and multiple regression. **LO3**: Discuss the implications of violations of the assumptions of classical linear regression. **LO4**: Apply econometric principles to generate regression models. **LO5**: Distinguish between regression models with continuous and qualitative dependent variables.	Submission of practice sets/case studies/Term Paper on the following topics: 1. Multiple regression 2. Logistic regression 3. Structural equation modelling (SEM) Quizzes	Weeks 3,7,11,12 Weeks 5,11
LO6: Evaluate historical financial and economic cross-section and time series data involving financial issues (e.g. crises, anomalies) in relation to ethical standards and financial theories.	Submission of practice sets/case studies/Term Paper on the following topics: 1. Panel regression 2. Time series using ARIMA 3. Modelling volatility using GARCH	Weeks 11, 13
LO7: Generate formal written reports on simple, multiple and time series models based on given sets of data.	Submission of Group Final Report	Weeks 13-14
LO8: Reconstruct linear models with violations of assumptions of classical linear regression **LO9**: Apply various statistical and econometric software for regression and time series modeling	Group discussion	Across the term

RUBRIC FOR ASSESSMENT

A. Rubric for Individual and Group Exercises, Problem Sets, and Assignments

CRITERIA	EXEMPLARY 4	SATISFACTORY 3	DEVELOPING 2	BEGINNING 1	RATING
Completeness (80%)	All problems are Correctly solved and Solutions are clearly presented. These show the logic used To arrive at the final answer.	All problems are Solved with minimal Mïstakes due to carelessness or lack of solution.	Majority of the Problems are solved.	Majority of the Problems are not solved.	.
Neatness (20%)	All problems are Solved in an orderly manner(labels Solutions, correct errors properly,& legible handwriting).	All problems are Solved in an orderly Manner and with proper correction of errors.	Majority of the Problems are solved in an orderly manner with proper Correction of errors.	Majority of the problems are solved improperly.	
				Total:	

B. Rubric for Group Term Paper Submissions

CRITERIA	EXEMPLARY 4	SATISFACTORY 3	DEVELOPING 2	BEGINNING 1	RATING
Quality of documentation, supporting evidence and Use of information (30%)	Complete documentation of information which Go beyond the requirements provided. All Materials are used to Support the analysis Of the paper.	Proper documentation of Information as stated By the requirements. Materials are used to Support the analysis Of the paper.	Proper Documentation of Information as Stated by the requirement. Not All materials are Used to support the Analysis of the paper.	Incomplete Documentation of information. Materials are not Used in the analysis Of the paper.	
Organization of ideas (20%)	All information and Topics are in logical order.All main Ideas are supported By well-explained Evidence and analysis. Connections Between paragraphs and ideas are clear. Overall, the content And flow of the Paper should be clear.	Information and Topics are in logical order. Some of the Main ideas are Supported by Explanation and analysis. Overall, The content and flow Of the paper should be clear.	Information and Topics are not consistently organized. Some of The main ideas are Supported by Explanation and analysis. The Content and flow of The paper is not that clear.	Organization unclear; paragraph Structure poor; The transitions poor; The paper is hard to follow.	
Proper analysis, computations, And solutions (30%)	All problems are Correctly solved and solutions/action Plans are clearly presented. The Above shows the Logic used to Provide financial solutions.	All problems are Solved with minimal mistakes. Action plans/solutions are presented. Logic is Used to provide Financial solutions.	Majority of the Problems are solved.	Majority of the Problems are not solved.	
Neatness of Paper format (10%)	Proper spacing and indentation. Proper Use of tables and Graphs to make the Paper reader-Friendly	Consistent use of Spacing and indentation. Few Tables and graphs.	Consistent use of Spacing and indentations. No Tables and graphs.	Inconsistent use of Spacing and indentation.	
Grammar (10%)	No errors in grammar	Few errors in grammar	Many errors in grammar	Incorrect grammar Throughout the paper.	
				Total:	

OTHER REQUIREMENTS, ASSESSMENTS AND GRADING SYSTEM:

Aside from the final output, the student will be assessed at other times during the term by the following:

Recitation, Active Class Participation, Contribution in Online Discussions.

Criteria	Percentage(Weight)

LO1 & LO2
    A. Submission of case studies on the following topics:
1. Multiple regression and Logistic regression
 	
2. Panel data Regression
 	
3. Time series data using ARIMA
 	
4. Volatility modelling using GARCH
 	
    B. Individual &/ Group Exercises, Problem Sets, and Assignments
    C. Quizzes
    D. Final exam
    E. Class Participation and Recitation
	20%
	5%
	
	5%
	
	5%
	
	5%
	
	15%
	30%
	20%
	5%

LO3 & LO4
    Group presentations on the financial plan for a selected company
    Pre-recorded case studies videos
    Live Presentation of case study (at least 1)
	5%
	
	5%

TOTAL	**100%**

Note: passing grade is 70%

The grading system shall follow the University standard:

GRADE POINT	EQUIVALENT
97-100	4.0
93-96.99	3.5
89-92.99	3.0
85-88.99	2.5
80-84.99	2.0
75-79.99	1.5
70-74.99	1.0
Below 70	0.0

LO	Topic	Learning Activities	Expected Output	Assessment Task	Wk
1-2	COURSE OVERVIEW AND REQUIREMENTS/ CLASSROOM POLICIES/GROUPINGS **1. Getting Started with Data in R** 1.1 What are R and RStudio? 1.2 How do I code in R and RStudio? 1.3 What are R packages? 1.4 Explore your first datasets **2. Navigating through RStudio** 2.1 RStudio Interface 2.2 Using Working Directory 2.2 Using R Scripts to perform functions in R 2.3 Generating RProjects 2.4 Using RMarkdown to generate documents	*Synchronous* Day 1 Orientation on Sessions & Policies Discussion Forum Q & A about the topic on schedule at the LMS Intro to R.R workbook1 *Asynchronous* Instructional Material Readings on R and RStudio *Video* Introduction to R and RStudio	Download software to personal computer RMarkdown document output (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Individual Exercise #1 on navigating through R and RStudio	Wk 1
3-7, 9	**4. Regression analysis with Cross-sectional data** 4.1 Simple Linear Regression 4.2 Coefficients, Fitted Values and Residuals 4.3 Goodness of Fit 4.4 Nonlinearities 4.5 Regression through origin and regression on a constant	*Synchronous* Online discussion on simple linear regression and assumptions *Asynchronous* Video on simple linear regression using R	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Individual Exercise #3 on simple regression	Wk 2

3-7, 9	**5. Multiple Regression Analysis – Estimation and Inference** 5.1 Multiple Regression in Practice 5.2 OLS in Matrix Form 5.3 Ceteris Paribus and Omitted Variable Bias 5.4 Standard errors, Multi-collinearity and VIF **6. Multiple Regression Analysis - Inference** 6.1 The t-test 6.2 Confidence Interval 6.3 Linear Restrictions 6.4 Reporting Regression Results 6.5 Normally and non-normally distributed Error terms 6.6 LM Test	*Synchronous* Online discussion on multiple linear regression, inferences and analyzing outputs *Asynchronous* Video on multiple linear regression using R	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Group Exercise #1 on multiple regression	Wk 3-4
3, 4	**7. Multiple Regression Analysis – Other Issues** 7.1 Model Formula 7.2 Data Scaling – Arithmetic Operations with a formula 7.3 Standardized Beta Coefficients 7.4 Logarithms 7.5 Quadratics and Polynomials 7.6 Interaction terms 7.7 Prediction	*Synchronous* Online discussion on issues on multiple linear regression *Asynchronous* Video on multiple linear regression using R	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Group Exercise # 2 on multiple regression model-1	Wk 5
Week 6: Independent Learning Week (7.5 Asynchronous)					
3, 5	**8. Multiple Regression Analysis – Qualitative Variables** 8.1 Linear Regression with Dummy Variables 8.2 Logical Variables 8.3 Factor Variables 8.4 Breaking a Numeric Variable into Categories 8.5 Interaction and Differences in Regression Functions Across Groups	*Synchronous* Online discussion on multiple linear regression with qualitative variables *Asynchronous* Video on multiple linear regression using qualitative variables	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Group Exercise # 3 on multiple regression-2	Wk 7
4, 5	**7. Heteroscedasticity** 7.1 Heteroscedasticity – Robust inference 7.2 Heteroscedasticity tests 7.3 Weighted Least Squares **8. Specification and Data Issues** 8.1 Functional Form Misspecification 8.2 Measurement error 8.3 Missing Data	*Synchronous* Online discussion on assumptions in multiple linear regression *Asynchronous* Video on testing for heteroscedasticity	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Group Exercise # 4 on functional forms of	Wk 8

	8.4 Outlying Observations	and other assumptions		regression model	
3, 7	**9. Time Series Analysis** 9.1 The Nature of Time Series Data 9.2 Plots, trends, seasonal variation 9.3 Decomposition of Series 9.4 Correlation and correlogram 9.5 Stationary and non-stationary series 9.6 AR(p) and MA(q) process 9.7 ARIMA(p,d,q) process 9.8 ARCH and GARCH models	*Synchronous* Online discussion on the nature to time series *Asynchronous* Video on time series, stationary and non-stationary process	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Group Exercise # 4 on violations of assumptions of CLRM	Wk 8-9
	10. Multivariate time series analysis 10.1 Purpose 10.2 Spurious Regression 10.3 Tests for Unit Roots 10.4 Bivariate and Multivariate white noise 10.5 Vector autoregressive models 10.6 Neural networks	*Synchronous* Online discussion on multivariate time series *Asynchronous* Video on multivariate time series	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Group Exercise # 5 on VAR, VEC	Wk 9
	Week 10: Independent Learning Week (7.5 Asynchronous)				
5, 6	**11. Panel Data Regression** 11.1　Nature of Panel data 11.2 Pooled method in panel data 11.3 Poolability tests 11.4 Fixed and Random effects methods 11.5 Test for Individual and time effects 11.6 Selection – Pooled, Fixed or random 11.7 Testing in Panel Data – Unit Root, DW for autocorrelation, Heteroscedasticity 11.8 Seemingly Unrelated Regression	*Synchronous* Online discussion on panel data regression *Asynchronous* Video on panel data regression	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Group Exercise # 5 on Panel data regression	Wk 11

5, 6	**12. Generalized Linear Models** 12.1 Logistic regression 12.2 Multinomial logit	*Synchronous* Online discussion on generalized linear models *Asynchronous* Video on generalized linear models	RMarkdown document output of exercise (word or pdf) to be uploaded in Canvas	Online recitation based on assigned readings Group Exercise # 5 on generalized linear models	Wk 12
	ORAL PRESENTATION CASE SUBMISSION FINAL EXAMS				Wk 13-14

FOURTH HOUR ACTIVITIES – ACTIVITIES DONE OUTSIDE THE CLASSROOM (TOTAL OF 14 HOURS)

LO	TOPIC	LEARNING ACTIVITIES	REQUIRED OUTPUT	# OF HOURS
LO1	*Getting Started with R* *https://www.youtube.com/playlist?list=PLqzoL9* *-eJTNARFXxgwbqGo56NtbJnB37A*	Videos 1- 8	Code of R video	4.5
LO1	*https://www.youtube.com/playlist?list=PLqzoL9* *-eJTNARFXxgwbqGo56NtbJnB37A*	Videos 9 - 16	Code of R video	4.5
LO4, LO5	Using R for Linear Regression *https://www.youtube.com/watch?v=66z_MRwtF* *JM&list=PLqzoL9-eJTNBJrvFcN-* *ohc5G13E7Big0e*	Videos 1-12	Code per video	5

TEXTBOOK:

Wooldridge, J (2017). Introductory Econometrics : A Modern Approach. South
     Melbourne, Victoria: South-Western Cengage Learning.

ONLINE RESOURCE

Colonescu, C. Using R for Principles of Econometrics.
          https://bookdown.org/ccolonescu/RPoE4/intro.html

Hanck, C., Arnold, M., Gerber, A., Shmelzer, M. Introduction to Econometrics with
          R https://www.econometrics-with-r.org/

RESOURCES:

Hilmer, C (2014). Practical Econometrics ; Data Collection, Analysis, And Application. New York, NY: McGraw-Hill Education.

Horton, N (2015). Using R And R Studio For Data Management, Statistical Analysis, And Graphics. Boca Raton: CRC Press, Taylor & Francis Group.

Mehmetoglu, M (2017). Applied Statistics Using Stata : A Guide For The Social Sciences. London: SAGE Publications Ltd.

Verzani, J (2014). Using R for Introductory Statistics. Boca Raton: CRC Press.

Weisberg, S. (2014). Applied Linear Regression. New York: Wiley.

CLASS POLICIES

1. Students are expected to attend online classes and participate actively in Canvas/Zoom discussions.
   Students who, for one reason or another, cannot go online during the class schedule should access recorded conferences.
2. Always check Canvas for announcements, module files, and assignments.
3. Students/groups must have constant consultations with the instructor [and in the latter part, their research adviser] in the development of their thesis. Consultations can be done either through Canvas discussion, FB Messenger chat, Zoom, or Gmail.
4. An alternative presentation platform would be Google Meet.
5. On submission of requirements, adhere strictly with the deadlines. Late submission may incur deduction in grade.
6. As the course output(s) is a group effort, students need to work as a team to accomplish the task of producing a quality research proposal.
7. Students are always expected to demonstrate respect to their professor and classmates in any of the correspondence platforms. Any misconduct would be reported to the Discipline Office.
8. Honesty is a virtue, live it. Likewise, plagiarism is an academic crime. Any sort of cheating will be dealt with accordingly.

RVR COB CODE OF ETHICS:

As a business leader, I recognize my role in society.

1. My purpose is to lead people and manage resources to promote human development and the common good and to create value that no single individual can create alone.
2. My decisions affect the well-being of individuals inside and outside my enterprise, today and tomorrow.

Therefore, I promise that:

1. I will manage with loyalty and care, and will not advance my personal interests at the expense of my enterprise or society.

2. I will promote socially useful products and services which serve human development, keeping in mind reasonable access for the poor and underprivileged.
3. I will understand and uphold, in letter and spirit, the laws and contracts governing my conduct and that of my enterprise.
4. I will refrain from corruption, unfair competition, or business practices harmful to society.
5. I will respect the human rights and dignity of all people affected by my enterprise, and I will oppose discrimination and exploitation.
6. I will promote a humane and enabling work community within my organization.
7. I will promote the just allocation of resources for all stakeholders of the company.
8. I will respect the right of future generations to advance their standard of living and enjoy a healthy planet.
9. I will report the performance and risks of my enterprise accurately and honestly.
10. I will invest in developing myself and others, helping the management profession continue to advance and create sustainable and inclusive prosperity.
11. In exercising my professional duties according to these principles, I recognize that my behavior must set an example of integrity, eliciting trust and esteem from those I serve. I will remain accountable to my peers and to society for my actions and for upholding these standards.

Adapted from:
The Global Business Oath (http://theoathproject.org/?page_id=47)
Vocation of the Business Leader (http://www.stthomas.edu/cathstudies/cst/VocationBusinessLead/)

THE COVENANT FOR SHARED PROSPERITY

The COVID-19 pandemic has shaken the very foundations of our society and economy. It has already claimed hundreds of Filipino lives and threatens so many more. The resulting government-imposed quarantines and lockdowns have shut down businesses providing services and products needed by citizens. This, in turn, has led to devastating loss of income for the many whom we depend on for our businesses and organizations to function but who are also the most vulnerable in our communities. Many of these people are now fearful for their lives not just from the virus but from hunger and starvation. Hence, the current national health crisis, while terrible and disruptive for all of us, also leads us to look with compassionate eyes at poverty and inequality as core problems plaguing Philippine society that demand attention from us as the country's business leaders -- during the pandemic and after.

The Philippine Business Groups (PBGs) support the vision of the government, articulated in Ambisyon 2040, which states that "the Philippines shall be a country where all citizens are free from hunger and poverty, have equal opportunities, enabled by a fair and just society that is governed with order and unity. A nation where families live together, thriving in vibrant, culturally diverse and resilient communities." We have 20 years to make this happen.

The PBGs realize that our country, like many other countries around the world, is suffering from gross inequality not only in economic and financial terms but also in the social, environmental and political aspects of our national life. This gross inequality in our society has been with us for generations fueled by greed; illegal and unethical practices; callousness to the needs of our communities, especially those at the bottom of the pyramid; and indifference to Mother Earth by some among us. We seek to end these practices.

We believe that a way to address inequality in all its forms in our society and to enhance the dignity of human beings and, thus, achieve inclusive development is for MAP members and member-companies to collectively mobilize their human, technical, economic and financial resources to ensure ethical wealth creation and the sharing of prosperity with all their stakeholders.

We also encourage all the colleges and universities offering business and business-related courses to inculcate and emphasize among their students -- current and next generation of managers -- the principles and practices of sharing prosperity.

We therefore pledge and commit to:

1.   Recruit, train and develop our employees and managers to be the best that they can be irrespective of gender, alma mater, age, ethnicity and religion; provide just compensation and benefits; promote meritocracy and encourage work-life harmony;

2.   Provide only quality products and services that are of continuing value to our customers;

3.   Treat our goods, service and funds providers fairly, ethically and with respect as we expect them to treat their own workers in their supply chain the same way;

4.   Be actively involved in the communities where we operate in with particular attention to the needs of the disadvantaged in those communities;

5.   Protect and preserve the environment for the benefit of current and future generations by employing environment friendly technologies in all aspects of business operations; and

6.   Deliver reasonable and just returns to and fair treatment of our controlling and non-controlling shareholders.

We pledge to do all these and sign this Covenant for Shared Prosperity on this 5th day of November, 2020.

Online Learning Decorum (from the AnimoSpace Manual)

All users must maintain an air of decorum in their interactions within AnimoSpace. Thisincludes:

1. **Academic Integrity.** All users attest that all content, resources and work submitted or posted are original and that any words, ideas, or data from others will be properly attributed to their sources.

2. **Content Standards.** All users may not post and share in AnimoSpace content thatmay:
   1. Create a risk of harm, loss, or mental/emotional injury to any other person
   2. Defamatory, libelous or threatening or that constitutes hate speech
   3. Contains any information that you do not have a right to make available and violates anyone's right of privacy

3. **Profile pictures.** When creating personal profiles, all users may not create profiles containing demeaning or derogatory language nor images deemed as vulgar or otherwise offensive. Users may report offensive profiles to the appropriate university body.

4. **Data Privacy.** All users who have access to student information in the AnimoSpace are required to

adhere to the safeguards included in the RA10173 otherwise known as the Data Privacy Act of 2012 (Refer to DLSU Website Privacy Policy)

For Teachers and Students

5. **Be Forgiving.** Do not assume your students (and your teachers) are all equally comfortable with and have equal access to technology. Expect an adjustment time to familiarize with how to go about online learning activities.
6. **Student Workload.** Remember that one (1) unit of each lecture class shall constitute a total workload of 2.5 hours per week, for a total of 35 hours per trimester. Thus, the student workload in a three (3) unit lecture course is 7.5 hours a week, for a total of 105 hours in a trimester. The total workload includes the time for classes, alternative activities, exams, projects, homework, reading assignments, and other class activities.
7. **Communication Plan.** Establish communication channels with members of the class: AnimoSpace have announcements, inbox messaging, discussions, chat and conferences tools. Keep current office/school hours. Set additional meetings by request as necessary.
8. **Online Submissions.** All online tasks and outputs shall be submitted within AnimoSpace and not to the faculty email. Posting of student submissions in other platforms (e.g. social networking sites) are not allowed.
9. **Netiquettes**. Adhere to the same standards of behavior online that you follow in real life, such as:
   a. Treating other users with respect. Remember that you are talking with human beings behind the screen
   b. Always using your professors' proper title. Unless specifically invited, don't refer to them by first name
   c. Reading all messages in a discussion thread before replying so as not to repeat someone else's post without adding something of your own to it
   d. Using clear and concise language with correct spelling and grammar
   e. Keeping discussion posts brief but thorough, on topic and within the scope of the course material
   f. Reviewing your posts before sending to ensure you are avoiding slang terms, texting abbreviations and capslock
   g. Being open minded of other's opinions even when they differ from your own
   h. Muting your microphone in a conference if it is not your time to talk in order to minimize background sound
   i. Sending private messages to individuals instead of flooding the public chat

10. **Online Class Policies.** Abide by other agreed online class policies in your course. This may include:

   a. Use of standard font type/size conventions and file type submissions
   b. Dress code, use of other electronic gadgets and eating during online synchronous learning activities
   c. Academic dishonesty such as cheating, plagiarism and submitting "recycled" learning output
   d. Use of external or third-party tools (e.g. Google Hangouts Meet, Microsoft Teams, etc.) are allowed given that external links to these tools are provided through Animo Space

Prepared by:

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