

Research Methods and Ethics in Banking and Finance

ETHC 3500 (3 credits / 45 hours)

Switzerland: Banking, Finance, and Social Responsibility

This syllabus is representative of a typical semester. Because courses develop and change over time to take advantage of unique learning opportunities, actual course content varies from semester to semester.

Description

The Research Methods and Ethics in Banking and Finance (RME) gives a detailed overview of major institutional actors, key players in European and global networks in the field of ethical banking and finance, and the international standards in the fight against tax avoidance and money-laundering. It introduces students to the conceptual and practical tools for gathering primary data and the knowledge and skills that are essential to forming constructive relationships with organizations and/or individuals, which are necessary for completing an academic project or an internship in the cultural context of Switzerland and Greece. Special attention is given to the Greek financial crisis, its origins and effects on the Greek society, as the seminar is partly taught Athens.

The seminar enhances students' skills in analyzing primary data and writing a scholarly academic project (ISPF) or internship proposal in finance. Ethical considerations related to conducting field research or completing an internship will be discussed. The overall aim is to help students in their experience-based learning processes and prepare them for the development of an Independent Study Project in Finance (ISPF), which is largely based on the data gathered from primary sources, or an Internship in Finance at a local organization.

This seminar incorporates visits to corresponding local financial institutions and international organizations, think-tanks and NGOs in Switzerland and Greece.

Learning Outcomes

The *Research Methods and Ethics of Banking and Finance* course comprises 45 class hours of instruction (3 credits). Upon completion of the course, students will be able to:

- Analyze and compare the process of primary data gathered in the field of finance by using interviews and draw valid and ethical interpretations and conclusions;
- Understand and apply econometric techniques to the analysis and modelling of financial data;
- Demonstrate and apply concepts of socially responsible investment, micro-finance, impact investing, and philanthropy in financial projects;

- Explain and validate business models by using criteria developed in ethical banking and sustainable finance such as SRI / ESG;
- Produce an Independent Study Project in Finance proposal that is in strict observance of ethical, academic standards and local values. The proposal includes a research question, sample review of the relevant literature, outline of the research methods, and anticipates ethical challenges and ways of addressing them. Or, alternatively, to write an Internship in Finance proposal that includes a description of the host organization, an outline of tasks that will be performed, a proposed timetable, and outcomes such as an academic paper.

Language of Instruction

This course is taught in English, but students will be exposed to vocabulary related to course content through in-country expert lectures and field visits in a wide range of venues and regional locales.

Course Schedule

Students will be provided a detailed course schedule during orientation on the program. Please be aware that topics and excursions may vary to take advantage of any emerging events, to accommodate changes in our lecturers' availability, and to respect any changes that would affect student safety. Students will be notified if this occurs.

Module 1: Research Methods and Ethics in Banking and Finance in the Context of Switzerland and Greece

This module is designed to introduce students to qualitative and quantitative field-based research in the context of Switzerland and Greece. While studying the French and Greek and living with a local family in de Canton de Vaud or student apartments in Athens, the qualitative field-research approach based on experiential learning helps students to pursue an Internship in Finance or complete a Independent Study Project in Finance (ISPF), learn and understand the Swiss and Greek cultures and local business practices. Students learn about various econometric techniques used in the analysis and modelling of financial data and the ethics of data collection and analysis.

Session 1: Introduction to Research Methods and Ethics

This session highlights the main elements of conducting a qualitative research project. Attention will be given to the tentative ISPF proposal and the Internship in Finance. The focus will be on choosing and exploring and contextualizing the research topic. We will address effective ways to search for literature and the SIT guidelines for referencing. Brief attention will be given to formulating a tentative research question. Students reflect on conducting research and collecting data in an ethical way in Switzerland and Greece and discuss key ethical questions when doing research in banking and finance.

Assignment:

Choose an ISPF topic and identify the main theories/concepts/literature/debates regarding this topic. Also, formulate a tentative research question.

Required readings:

Glesne, C. (2006). "Pre-study tasks: Doing what is good for you". *Becoming Qualitative Researchers (3rd Ed.)*. Boston: Pearson Education, Inc, 21- 36.

Session 2: Research Question, Literature, and Research Methods

The purpose of this session is two-fold. First, we will re-address the research topic (briefly) and research question, so as to prepare for the final ISPF proposal or Internship in Finance proposal. Second, we will analyze the interconnectedness between the research question and the choice of the relevant literature, and appropriate qualitative research methods.

Assignment:

By the end of the first week in Greece, you will have chosen the methods for conducting your research. This will be a first draft of your research design and the first step towards your ISPF or Internship in Finance proposal.

Required reading:

Glesne, C. (2006). Pre-study tasks: Doing what is good for you. *Becoming Qualitative Researchers (3rd Ed.)* Boston: Pearson Education, Inc, 36-48.

Session 3: Analyzing Data and Reporting Qualitative Research Findings

In this session we will look at various ways of coding and clustering your data and the various levels of data analysis, with particular attention to intersectionality as a tool for analysis. We walk through the ISPF/Internship in Finance rubric and the structure of a research report, management advice, or business plan.

Required reading:

Glesne, C. (2006). Finding your story: Data analysis. *Becoming Qualitative Researchers*. Boston: Pearson Educators, 147-170.

Recommended readings:

Bell, J. (2010). *'Writing the Report' Doing Your Research Project (5th Ed.)*. Berkshire: Open University Press, 21- 36.

Glesne, C. (2006). 'Writing Your Story: What Your Data Say. *Becoming Qualitative Researchers*. Boston: Pearson Educators, 173-192.

Session 4: Econometrics and the Modelling of Financial Data

This session focuses on the application of statistical methods and models representing the performance of financial assets and portfolios in businesses. Students will discuss models of exponential growth and will help them to perform in ISPF/Internship in Finance assignments.

Required reading:

Brown, R., Zima, P. (2011). "Compound Interest and Compound Discount", *Mathematics of Finance*. McGraw-Hill Education, 41-69.

Session 5: Introduction to the ISPF and Internship: Student Positionality and Ethics

This session describes the ISPF and Internship in Finance processes and help students brainstorm ideas and set goals for their ISPF or Internship. It emphasizes the element of student positionality and ethics during the ISPF/Internship activity. The session includes a review and critique of past ISPF and/or Internship papers. Under the guidance of Academic Director, students will identify an ISPF advisor and secure an internship placement; One-on-one meetings with the Academic Director to discuss preliminary ISPF or Internship questions and ideas.

Session 6: Research Ethics and the HSR/LRB Process

This session uses concrete examples of social science research to address and discuss the ethical dimensions of doing research. We will look into ways of protecting the rights of research participants, such as their right to give or refuse consent, and their right to remain anonymous. Special attention is given to the protection of vulnerable research groups, such as minors and marginalized groups. In a similar vein, we will also discuss the issue of unequal power relations between the researcher and the researched, both during the research process as well as in representing research subjects in a final research paper. The session will also cover SIT's Human Subject Review Policy and the application for the Human Subjects Review (the IRB form), the LRB process, the consent form, and the ethics form.

Required reading:

Glesne, C. (2006). But is it ethical? Learning to do right. *Becoming Qualitative Researchers*. (3rd Ed.. Boston: Pearson Educators, 129-146.

Recommended reading:

Bell, J. (2010). Ethics and Integrity in Research. *Doing Your Research Project (5th Ed.)*. Berkshire: Open University Press, 44-62.

Module 2: European Integration and Financial Crises in a Changing EU Context: Case Study Greece

In order to explain the current financial crisis, this module presents an overview of the European integration process since WWII to present (European Coal and Steel Community, European Economic Community, Maastricht Treaty, Monetary Union). This module provides a short historical overview of the world economic system from the Bretton-Woods system until today. It explores foundations of the formation, processes, functions, and effects of major international financial organizations today.

The module focuses also on effects of the 2008 financial crisis and the process of the European political and economic integration. It analyzes the rise of unemployment in Europe and impact that refugees from the Middle East and North Africa regions may have on European unity. The particular focus is on the Greek financial crisis, economy, and society.

Session 1: European Integration, Power, and Crisis

This session retraces the history of European integration after WWII and discusses the most important treaties of the European Economic Community and the European Union (Treaty of Rome, Schengen Agreement, Maastricht Treaty, Treaty of Lisbon, etc.). The session also addresses the issue of the current European crisis ("Grexit", "Brexit").

Required reading:

Rogers, J. (2013). *A New geography of European power? (Egmont papers 42)*. Academia Press, 31.

Session 2: The Institutional Background: Economic and Monetary Union and the Creation of the Common Currency

This session focuses on the creation of the Economic and Monetary Union (EMU); Main characteristics of the EMU; Maastricht convergence criteria for joining the EMU; the Stability and Growth Pact, its goals and weaknesses; Launch of the common currency as the culmination of the EMU; Eurozone membership: which countries have adopted

the Euro and when; political and strategic implications of a common European currency, and the symbolic importance of the Euro.

Required reading:

Galenianos, M. (2015). *The Greek Crisis: Origins and Implications*. Crisis Observatory / ELIAMEP: Athens, Research Paper, No. 16, 28. Retrieved from: https://www.files.ethz.ch/isn/188283/Ερευνητικό-Κείμενο_16_Manolis-Galenianos-ENG1.pdf

Sessions 3: Eurozone Crisis: Background and Responses

This session focuses on the background of the financial crisis: economic, institutional and political conditions leading to the crisis (overspending, over-borrowing, clientelism, weak institutions, etc.); Response to the crisis: The Troika's involvement, memorandum of understanding, bailout, austerity, recession; Contagion of the crisis to other members of the Eurozone: Portugal, Ireland, and Spain in danger; "Grexit" scenarios.

Required reading:

Chrysoloras, N. (2013). *Greece's successful death*. Crisis Observatory / ELIAMEP: Athens, Research Paper, No. 16, 13. Retrieved from: http://crisisobs.gr/wp-content/uploads/2013/11/POLICY-PAPER-No16.2013_Nikos-Chrysoloras2.pdf

Session 4: The Impact of the Crisis on European Economy and Society

This session discusses the economic, social and political impact of the crisis in Greece and Europe; Cost of austerity; Recession, unemployment, increase in poverty, rise of extremism and Euroscepticism; Social upheaval and anti-austerity demonstrations throughout Europe.

Required reading:

Hanan, R. (2012). "The Social Impact of the Economic Crisis in Europe". *Working Notes*, Issue 69, 16-21. Retrieved from: <http://www.workingnotes.ie/images/stories/Issue69/the%20social%20impact%20of%20the%20economic%20crisis%20in%20europe.pdf>

Evans-Pritchard, A. (2016). "IMF admits disastrous love affair with the euro and apologizes for the immolation of Greece". *The Telegraph / Business*, 29 July 2016. Retrieved from: <http://www.telegraph.co.uk/business/2016/07/28/imf-admits-disastrous-love-affair-with-euro-apologises-for-the-i/>

Session 5: Economic Crisis and Intergenerational Justice

This session focuses on the concept of intergenerational justice. It retraces what has happened in Greece since 2009 and how different generations within Greek society have experienced the financial crisis.

Required reading:

Vanhuyse, P. (2014). Intergenerational Justice and Public Policy in Europe. OCE, Opinion Paper: Brussels, No.16, 17. Retrieved from: http://www.ose.be/files/publication/OSEPaperSeries/Vanhuyse_2014_OpinionPaper16_Intergenerational_justice.pdf

Session 6: Consumers, Debt, and Everyday Strategies of Economic Survival

This session focuses on the bottom-up perspective and the everyday experience of the financial crisis by ordinary Greek citizens. The session presents a series of cases on

how Greek citizens have organized themselves to respond to the economic hardship and find creative solutions for their economic survival.

Required reading:

Kakissis, J. (2014). "Greek families struggle to survive economic crisis". Deutsche Welle, April 9, 2014. Retrieved from: <http://www.dw.com/en/greek-families-struggle-to-survive-economic-crisis/a-17518870>

Rodgers, L., Stylianou, N. (2015). "How bad are things for the people of Greece?" BBC News, 16 July 2015. Retrieved from: <http://www.bbc.com/news/world-europe-33507802>

Module 2: Ethical Banking, Financial Reporting and Social Responsibility

This module allows students to discover the historical dimension of the concept, main fields, terminology, and examples for financial institutions that are functioning in an ethical way. The module gives an introduction to sustainable finance often described as "ethical". The module explores the principles and strategies of Sustainable and Responsible Investments (SRI), Economic and Social Governance (ESG), Corporate Social Responsibility (CSR), and Impact Investing.

Session 1: Banking and Ethics: What is Ethical Banking?

After an overview of the history of ethical banking, this session will provide students with a critical assessment of a sample of contemporary ethical banking practices which includes new bank, green bank, responsible bank, alternative bank, civil bank, and charity bank.

Required Reading:

Weber, O., & Remer, S. (Eds.). (2011). *Social Banks and the Future of Sustainable Finance*. London and New York: Routledge, 15-47.

Session 2: Corporate Social Responsibility

This session focuses on how the private sector integrates international norms and ethical standards through self-regulation into its business model with the aim to increase long-term benefits and shareholder trust and minimize risks by promoting socially responsible action within the corporate sector. CSR strategies encourage the company to make a positive impact on the environment and stakeholders including consumers, employees, investors, and communities. The lecture explores the principles of SRI, ESG issues, impact investing, charity, and philanthropy.

Required Reading:

Tai, Fang-Mei and Chuang, Shu-Hao. (2014). "Corporate Social Responsibility." *iBusiness*, 2014 (6), 117-130. Retrieved from: http://file.scirp.org/pdf/IB_2014091916083406.pdf

Session 3: CSR: From Financial to Integrated Reporting

The session introduces the financial processes which monitor tax avoidance and money laundering practices.

Required Reading:

PwC: It's not just about the financials. The widening variety of factors used in investment decision making. Retrieved from: <https://www.pwc.com/gx/en/services/audit->

[assurance/assets/the-widening-variety-of-factors-used-in-investment-decision-making-pwc.pdf](#)

Recommended Readings:

List of Internet resources from the OECD directory: Retrieved from:

<http://www.oecd.org/cleangovbiz/toolkit/moneylaundering.htm>

C. Adams, A. B. Coulson, T. Emmelkamp, G. Kluth, and M. Nugent. (2011). 'Capitals background paper for IR', International Integrated Reporting Council. [Online]. <http://integratedreporting.org/wp-content/uploads/2013/03/IR-Background-Paper-Capitals.pdf>

Rohm, H., & Montgomery, D. (2011). Link sustainability to corporate strategy using the balanced scorecard. *The Balanced Scorecard Institute: Cary, NC, USA*.

Retrieved from:

<http://www.balancedscorecard.org/portals/0/pdf/linkingsustainabilitytocorporatestrategyusingthebalancedscorecard.pdf>

Global Reporting Initiative. (2013). The external assurance of sustainability reporting.

Research and Development Series. Retrieved from:

<https://www.globalreporting.org/resource/library/GRI-Assurance.pdf>

Integrated Reporting. (2013). The International Framework. Retrieved from:

<http://integratedreporting.org/resource/international-ir-framework/>

Integrated Reporting (2015). Materiality in Integrated Reporting, Guidance for the Preparation of Integrated Reports. Retrieved from:

<http://integratedreporting.org/resource/materiality-in-integrated-reporting/>

SAP. (2016). Integrated Report. Retrieved from: <https://www.sap.com/integrated-reports/2016/en.html>

UBS. (2016). Sustainability Report. Retrieved from:

https://www.ubs.com/global/en/about_ubs/ubs-and-society/how-we-do-business.html

Coca-Cola. (2016). Sustainability Report. Retrieved from: <http://www.coca-colacompany.com/stories/sustainability-reports>

Module 3: Tax Avoidance, Money Laundering, and Ethics

This module tackles the challenges of authorities and governments facing tax avoidance, money-laundering, and ethical financing and introduces its global and European institutional regulations. While engaging in critical discussion around ethics in banking and finance, the students discuss the methodology of criminal investigation in Swiss financial institutions, in the prosecutor office and in court.

Session 1: Money Laundering and Investigation of Criminal Funds

This session focuses on Switzerland as a case study for established rules and regulations to address anti-money laundering. The lecture discusses the legal procedure and cases to trace criminal activities in financial institutions.

Required Reading:

Force, F. A. T. (2012). *International standards on combating money laundering and the financing of terrorism & proliferation: the FATF recommendations*. FATF/OECD, 11-33. Retrieved from: www.fatf-gafi.org/media/fatf/documents/recommendations/pdfs/FATF_Recommendations.pdf, 90-93.

Module 4: Review and Wrap-up of the Seminar

This session provides an overview of the main issues addressed in this course. The discussion will be framed around key reflection questions that have been approached either through guest speakers' presentations, field visits, or assigned readings.

After completing Modules 1-4, students split into groups by ISPF or Internship, ISPF students will take Module 5a and Internship students will take Module 5b

Module 5a: Independent Study Project in Finance in the Context of Switzerland

These sessions prepare the student for the ISPF experience. They examine work-based norms and practices related to conducting research in Switzerland. Attention is also given to the importance of applied methodology in the ISPF experience and the expectations and responsibilities of the student.

Session 1: ISPF Proposal Presentation

This session takes place after the students have decided upon their ISPF topic and formulated a tentative research question. Students are asked to pitch their research for their fellow students and our guest speakers. The aim is to improve the proposal and to explore resources (literature, relevant networks, organizations, and key individuals).

Session 2: Writing your ISPF

In this session we will look into the various elements of a research paper and go over the ISPF Rubric. The workshop focuses on the complex relationship between the process of conducting research and the writing process.

Required Reading:

Bell, J. (2010). Planning the Project. In *Doing Your Research Project: A Guide for First-time Researchers in Education, Health and Social Science (5th ed.)*. Berkshire England: Open University Press.

Session 3: Project Proposal Development: Guidelines and Requirements

Based on learning and engagement in the preceding course modules, this session focuses on ISPF proposal development. The focus is on structure and requirements, the research question, introduction, and the approval process. Students also learn about the roles and responsibilities of ISPF advisors, documentation of data, and review ISPF proposals from past semesters. Please come to class prepared having read the ISPF proposal three stages requirements.

Required Reading:

Flick, U. (2009). Chapter 22. *An introduction to qualitative research*. London: Sage.

Session 4: Libraries in Great Lemman Region: Collections, Services, and Facilities (Visit)

Information on resources and databases of university and city libraries; Guided tours to main libraries in Geneva (The Graduate Institute of International and Development Studies, Uni Mail, Uni Bastion).

Module 5b: Internship in Finance in the Context of Switzerland

These sessions prepare the student for the internship experience. They examine work-based norms and practices related to internships in Switzerland. Attention is given to the importance of ethics in the internship experience and the expectations and responsibilities of the student, the host institution, and the program.

Session 1: Preparing for the Internship

This introductory session prepares the students for their internship in Switzerland. The session covers a range of areas that include résumé and cover letter preparation, appropriate dress, student objectives for the internship, and stages of student growth in the internship. Students will review the internship rubric.

Required Reading:

Switzer, F. and King, M. (2013). *The Successful Internship: Personal, Professional and Civic development in Experiential Learning (4th Edition)*. Belmont, CA: Brooks/Cole, (chapters 2 and 3).

Session 2: Work-based Norms and Practices in Switzerland

This session explores work-based norms and practices related to internships and work in Switzerland, exploring such issues as how best to describe the internship experience and purpose to potential internship hosts and others, gender norms, issues of language, and workplace expectations.

Required Reading:

McLean, C. (2012). "Etiquette in Switzerland: Tips and Pitfalls".

Retrieved from: <https://www.thelocal.ch/20120725/3726>

Panazzo, Ch. (2016). "Living in Switzerland ruined me for America and its lousy work culture". Retrieved from: <http://www.vox.com/2015/7/21/8974435/switzerland-work-life-balance>

Recommended Reading:

Expats Focus. "Switzerland - Business and Workplace Culture"

Retrieved from: <http://www.expatsfocus.com/expatriate-switzerland-business-culture>

Session 3: The Ethics of Participating in an Internship in Switzerland

Ongoing: One-on-one Meetings with the Academic Director or Internship Coordinator. The first session outlines the responsibilities of the student and the host organization for a productive and significant experience that can serve the objectives of both. The session also reviews best practices for a successful internship and exposes the student's positionality in relation to the organization.

Required Reading:

McDonald, F. (2011). "Ethical Use of Interns". Retrieved from:

<http://www.prsa.org/aboutprsa/ethics/ethicalstandardsadvisories/documents/psa-17.pdf>

Evaluation and Grading Criteria

Papers will be graded on style and structure, depth of analysis, and synthesis of secondary and primary sources.

Description of Assignments

The Practice Interview Assignment, ISPF or Internship Proposal, Written Exam/Test, and Participation constitute the course requirements. In all exercises, students are asked to reflect analytically and to integrate the briefings, lectures, readings, and field visits.

Practice Interview Assignment (30%)

The Interview assignment (1,000-1,200 words) consists of four parts:

Part 1:

During their study trip to Greece, students conduct interviews with Greek citizens on their views of the recent financial crisis. Students use the qualitative research techniques learned in class to explore firsthand the effects of the financial crisis on the lives of ordinary citizens. Based on this exploration, students reflect on what could be a possible research question.

Part II:

Students define a tentative research topic and formulate their research question(s). They decide what further sub-questions need to be discussed and what methods are most appropriate to deal with the questions raised (qualitative and quantitative). They draft a working hypothesis of their project in the form of statement, series of questions, or combination of both. This represents the foundation of their research assignment.

Part III:

Students reflect about their positionality to Greek citizens experiencing the financial crisis, as American students enrolled in the study abroad program in Switzerland studying the Greek society on the ground.

Part IV:

In their bibliography, students reference primary sources, secondary sources and media sources.

Written Examination / Test: European Integration, Financial Crisis and Grexit (30%)

This is a combined multiple choice test (MCQ) with open questions on the European economic and monetary crisis with special attention paid to the Greek financial crisis. Each MCQ has four possible answers where only one answer is correct. When responding to open questions, the answer should be brief, concise and precise. The exam validates the fact-based learning outcome on the European Integration, Financial Crisis and Grexit.

ISPF or Internship Proposal (30%)

Students write an ISPF or Internship proposal (max. 2'000 words) in preparation for their research project/internship project. In the initial proposal, students practice their skills in explaining their field of inquiry, formulating an initial research question, and explaining their initial research/internship set up. Their ISPF or Internship Proposal each consists of four parts.

ISPF

Part I:

Students doing the ISPF use the information offered during class to first explore the research topic: What are the main issues of the topic? What is the relevant literature? What relevant theory, concept, model can be found? And based on this exploration: What could be a possible research question(s)?

Part II:

Students formulate their research questions in the form of a working hypothesis.

They decide what sub-questions need to be answered and what methods are most effective to answer the sub-questions. They test their working hypothesis by using data and arguments. This represents the foundation of their future ISPF.

Part III:

In their bibliography, students reference and discuss primary sources, secondary sources and media sources. They describe and analyze their selected sources and explain which other sources they will consider including in their ISPF. The bibliography should contain at least 10 references (a combination of primary and secondary sources, and media documents). The reading materials and documents should reflect their field of research and/or theoretical framework.

Part IV:

The final ISPF proposals must be submitted with the application for review of ISPF research with human subjects.

Internship in Finance

Part I:

Students who opt for an Internship in finance need to explore the field in which they are interested to work in: What are the main institutions? What are their objectives and/or activities? And based on this exploration: What can I possibly contribute to this organization? Students further develop their Internship proposal by working on a first draft introduction, choosing a focal point, and describing their research design, qualitative and methodology. Students start to make a connection with an institution they would like to work with.

Part II:

What is the relevant literature? What relevant theory, concept, model can be used to analyze the institution and its core activity in the Swiss and international context? And based on this exploration: What could be a possible research question/ questions?

Part III:

Students include a theoretical framework for assessing the organization and its activities. They can use various tools to assess the success of that institution (such as SWOT). Students who do the Internship in finance, must include at least 10 reading materials (combination of primary and secondary sources, and media documents) reflecting the broader context in which their research is situated.

Part IV:

Final internship proposals must be submitted with the application for Human Subjects Review. The proposal also needs to include an agreement that states the tasks and goals of the internship, signed by the organization, the student and the AD. If the student is to conduct research for the organization, then the AD must approve the research question / working hypothesis.

Participation (10%):

Attendance, punctuality, active involvement in discussions, and completion of reading assignments are essential for passing this seminar.

Assessment:

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|-------------------------------|-----|
| Practice Interview Assignment | 30% |
| Written Examination / Test | 30% |
| ISPF or Internship Proposal | 30% |
| Participation | 10% |

Grading Scale:

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|-----------|----|
| 94-100% | A |
| 90-93% | A- |
| 87-89% | B+ |
| 84-86% | B |
| 80-83% | B- |
| 77-79% | C+ |
| 74-76% | C |
| 70-73% | C- |
| 67-69% | D+ |
| 64-66% | D |
| below 64% | F |

Expectations and Policies

- Show up prepared. Be on time, have your readings completed and points in mind for discussion or clarification. Complying with these elements raises the level of class discussion for everyone.
- Have assignments completed on schedule, printed, and done according to the specified requirements. This will help ensure that your assignments are returned in a timely manner.
- Ask questions in class. Engage the lecturer. These are often very busy professionals who are doing us an honor by coming to speak.
- Comply with academic integrity policies (no plagiarism or cheating, nothing unethical).
- Respect differences of opinion (classmates, lecturers, local constituents we engage with on-site visits). You are not expected to agree with everything you hear, but you are expected to listen across difference and consider other perspectives with respect.

Academic Policies

SIT prides itself on providing students with an experientially based program; we hold ourselves, and our students, to the highest of academic standards. Students are asked to refer to the **SIT**

Study Abroad Handbook for policies on academic integrity, ethics, academic warning and probation, diversity and disability, sexual harassment and the academic appeals process.

Disability Services: Students with disabilities are encouraged to contact Disability Services at disabilityservices@sit.edu for information and support in facilitating an accessible educational experience. Additional information regarding SIT Disability

Services, including a link to the online request form, can be found on the Disability Services website at <http://studyabroad.sit.edu/disabilityservices>.