



EAST TEXAS A&M

UNIVERSITY

CBE 346 –Numbers for Leaders

COURSE SYLLABUS

Term:	Fall (October 26 th -December 11 th)	Year:	2026
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INSTRUCTOR INFORMATION

Instructor Name:	Debbie Gonzalez
Office Phone:	(903) 634-7046 (Text Preferred)
East Texas A&M Email Address:	Debbie.Gonzalez@etamu.edu
Instructor Notes:	Welcome, and I look forward to working with you! I will generally have availability Monday through Friday and can meet virtually through Zoom. Please email me with any and all questions about the course or to request an appointment to chat, and I will respond within 24 hours.

Office Location: Online/Remote

Office Hours: Email, Telephone, or Virtual by Appointment

Preferred Form of Communication: Email

Communication Response Time: : Emails, 24 hours or Less; Grades will be posted in D2L on Tuesdays following their due dates on Sunday at 11:59 p.m.

[CBE Handbook Link](#)

COURSE INFORMATION

Course Materials

This course has been designed using Open Educational Resources (OER) and/or materials that are available through the [Waters Library](#). All materials are embedded within the course or are

accessible via the internet or accessible through the Waters Library resource portal. After taking the pretest, students are encouraged to bookmark, download, or save materials provided via the internet for use with assignments and projects in this class.

Competency-Based Programs

This elective can be used for the CBE programs provided in the College of Innovation and Design. The CBE programs provide opportunities for students to receive credit for what they know and can do already and allows them to accelerate completion of their degree, and — because it is fully online — students are able to plan their study schedule around the rest of their day to complete the coursework.

Course Description

This course covers key components of financial leadership by exposing students to the financial skills needed for professional and personal success. Emphasis is on analyzing and interpreting data to write, decide and lead competently in both personal and professional arenas.

Student Learning Outcomes

Completion of this course provides the student with the knowledge to:

- Create components of a viable business plan.
- Understand and apply basic ideas of finance, income and expenses, assets, debt and equity, income and risk
- Understand the concept and perform analysis of financial statements, accounting, and financial statements.
- Understand time, risk, and value of money, the time value of money, calculate the relationship of time and value, value a series of cash flows, use financial statements to evaluate financial choices, evaluate risk.
- Understand the concept and analysis of financial plans: budgets, the budget process, create a comprehensive budget, a cash budget and other specialized budgets, budget variances, budgets, financial statements, and financial decisions.
- Understand the concepts of financial management, cash, savings, credit and debit.
- Understand consumer strategies and purchases
- Understand investing, investments and markets, investment planning; Measure risk and return, diversification.

Regular and Substantive Course Interaction

As a general guide, students enrolled in a three-semester hour course should spend one hour engaged in instructional activities and two to three hours on out-of-class work per week in a traditional semester. Students are expected to double this effort of engagement given that this course is being delivered in a seven-week term. Educational activities in this course are designed to ensure regular and substantive interaction between students and faculty to ensure that students can demonstrate competency.

To be successful in this course, all content and course modules should be read and reviewed. All assignments and quizzes (both graded and not graded) should be completed. Please contact the instructor by email for any assistance.

Dropping the Course Due to Failure

Students are NOT allowed to drop a course due to failure in the course. In the event a student does not make 80% or higher on a posttest or culminating project by the third attempt, the student is not allowed to drop the course due to failure. The student is also ineligible to accelerate or re-enroll/re-take the course in the current term.

To drop a course, students must have passing grades in the course or have not attempted any assignments in the course. Please reach out to an academic advisor to drop a course.

STUDENT RESPONSIBILITIES FOR COURSE

Instructional Methods

This course is an online course. To be successful in this course, all content and course modules should be read and reviewed. All assignments and quizzes (both graded and not graded) must be completed by the due date specified. Please contact the instructor by email for any assistance or support.

CWID and Password

You will need your campus-wide ID (CWID) and password to log into the course. If you do not know your CWID or have forgotten your password, contact the Center for IT Excellence (CITE) at 903.468.6000 or helpdesk@etamu.edu

Technology-Related Issues

Personal computer and internet connection problems do not excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a computer at a friend's home, the local library, office service companies, Starbucks, a ETAMU campus open computer lab, etc.

TECHNOLOGY REQUIREMENTS AND SUPPORT

Minimal Technical Skills Needed

Students will need reliable computer and internet access for this course. Students must be able to effectively use myLeo email, myLeo Online D2L, and Microsoft Office.

Learning Management System (LMS) – D2L

All course sections offered by East Texas A&M University have a corresponding course shell in the myLeo Online Learning Management System (LMS). Below are the technical requirements:

- View the [Learning Management System Requirements Webpage](#).
- Learn more on the [LMS Browser Support Webpage](#).

Technical Support

If you are having technical difficulty with any part of Brightspace, please contact Brightspace Technical Support at **1-877-325-7778**. Other support options can be found on the [Brightspace Support Webpage](#).

COMMUNICATION AND SUPPORT

Interaction with Instructor Statement

This is an online course; therefore, expect most communication to be online as well. If you have any questions or are having difficulties with the course material, please contact your instructor. Correspondence will always be through university email (your “myLeo” mail) and announcements in myLeo online (D2L). **You will not RECEIVE email through D2L, so be sure to check your ETAMU email for communication.** The instructor will make every effort to respond to emails within 24 provided the correspondence follows the requirements listed below. Students are encouraged to check university email daily.

Include the Following in Emails with Instructor:

- Course name and subject in the subject line (ex. EDCB 517 – Posttest)
- Salutation (Good afternoon, Dr. Jackson)
- Proper email etiquette (no “text” emails – use proper grammar and punctuation)
- Student name and CWID after the body of the email (possibly add to student signature on email)

CID Studio

The CID Studio is in D2L and available to all CID students. The CID Studio contains modules intended to support and inform students on their educational journey.

[CID Studio Link](#) – Please contact your advisor if you need access.

RESPONSE TIME & GRADING TIME IN CBE COURSES

Instructors for competency-based education courses are expected to respond to students in 24 hours. If you are not able to reach your instructor, please reach out to your advisor for help. The grading of assignments in courses will be done in a timely manner, but grading responses will not be returned in 24 hours.

ACCELERATION IN CBE COURSES

Students enrolled in competency-based education courses in the College of Innovation and Design are permitted to accelerate from one CBE course to another during a seven-week academic term under certain conditions. The request to accelerate from one course to another must be initiated by the student upon successful completion of currently enrolled CBE courses. Students are responsible for maintaining communication with faculty and their assigned advisor(s) throughout the acceleration process. Students who fail a course or who drop/withdraw from a CBE course are not eligible for acceleration. Student may only request

permission to accelerate in one course at a time. **Request to accelerate is initiated and completed by 5:00 pm CST on the fifth Friday of a seven-week academic term.**

Acceleration Process:

1. Student successfully completes all required coursework in their CBE courses(s) with a grade of "A" or "B."
2. Student receives emailed verification from the assigned instructor that the course has been satisfactorily completed (Grade of A or B only).
3. Student contacts assigned advisor to provide proof of completion and discuss eligibility for acceleration into another course.

COURSE AND UNIVERSITY PROCEDURES/POLICIES

Syllabus Change Policy

The syllabus is a guide. Circumstances and events, such as student progress, may make it necessary for the instructor to modify the syllabus during the semester. Any changes made to the syllabus will be announced in advance.

Student Conduct

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail online in the [Student Guidebook](#).

Students should also consult the [Rules of Netiquette Webpage](#) for more information regarding how to interact with students in an online forum.

ETAMU Attendance

For more information about the attendance policy, please view the [Attendance Webpage](#).

Academic Integrity

Students at East Texas A&M University are expected to maintain high standards of integrity and honesty in all their scholastic work. For more details and the definition of academic dishonesty see the following procedures:

[East Texas A&M Academic Integrity Guide](#)

[Undergraduate Academic Dishonesty 13.99.99.R0.03](#)

[Academic Integrity Reporting Form](#)

[Overview of Academic Misconduct Reporting Process](#)

CID Policy on Academic Integrity

Academic dishonesty includes cheating, complicity in cheating, multiple submissions (or substantial portions) of the same work for credit without authorization, submitting another's work, plagiarism, submitting algorithmically (AI) plagiarized work, and other acts that may reasonably be called academic dishonesty.

- Students who commit academic dishonesty will receive a grade of 0 for the assignment in the course and be issued a Written Warning that is reported to the CID Assistant Dean's office and listed in a database.
- If the student does NOT have a previous Written Warning for academic dishonesty reported in CID courses and has additional attempts available for the assignment, the student may resubmit the assignment (this applies to CBE courses only).
- If the student has a Written Warning of academic dishonesty reported in CID courses, the student may NOT resubmit the assignment, and the instructor will follow the procedure detailed in [Policy 13.99.99.R0.03](#) for Undergraduate Academic Dishonesty and report the incident to the Provost Office.

Submitting Past Work

The resubmission of work submitted in a past course is self-plagiarism. Also, the resubmission of substantial parts of work submitted in a past course is self-plagiarism. **If a student would like to resubmit past work or substantial parts of past work, the student must gain permission from the instructor prior to submission and cite the work properly.** If the student does not gain permission and cite the work, then the submission will be flagged for self-plagiarism and result in actions detailed in the CID Policy on Academic Integrity.

Use of Artificial Intelligence

East Texas A&M University acknowledges that there are legitimate uses of Artificial Intelligence, ChatBots, or other software that has the capacity to generate text, or suggest replacements for text beyond individual words, as determined by the instructor of the course.

Any use of such software must be documented. Any undocumented use of such software constitutes an instance of academic dishonesty (plagiarism).

Individual instructors may disallow entirely the use of such software for individual assignments or for the entire course. Students should be aware of such requirements and follow their instructors' guidelines. If no instructions are provided the student should assume that the use of such software is disallowed.

In any case, students are fully responsible for the content of any assignment they submit, regardless of whether they used an AI, in any way. This specifically includes cases in which the AI plagiarized another text or misrepresented sources

Students with Disabilities-- ADA Statement

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services
East Texas A&M University

Velma K. Waters Library Rm 162
Phone (903) 886-5150 or (903) 886-5835
Fax (903) 468-8148
Email: studentdisabilityservices@etamu.edu
Website: [Office of Student Disability Resources and Services](#)

Nondiscrimination Notice

East Texas A&M University will comply in the classroom, and in online courses, with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information, or veteran status. Further, an environment free from discrimination on the basis of sexual orientation, gender identity, or gender expression will be maintained.

Campus Concealed Carry Statement

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in East Texas A&M University buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun. Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and ETAMU Rule 34.06.02.R1, license holders may not carry a concealed handgun in restricted locations.

For a list of locations, please refer to the [Carrying Concealed Handguns On Campus](#) document and/or consult with your event organizer.

Pursuant to PC 46.035, the open carrying of handguns is prohibited on all East Texas A&M University campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

East Texas A&M Supports Students' Mental Health – Counseling Services

The Counseling Center at East Texas A&M University, located in the Halladay Building, Room 203, offers counseling services, educational programming, and connection to community resources for students. Students have 24/7 access to the Counseling Center's crisis assessment services by calling 903-886-5145. For more information regarding Counseling Center events and confidential services, please visit **their website:** <https://www.etamu.edu/counseling-center/>

Mental Health and Well-Being

The university aims to provide students with essential knowledge and tools to understand and support mental health. As part of our commitment to your well-being, we offer access to Telus Health, a service available 24/7/365 via chat, phone, or webinar. For more information on accessing the app and to explore the resources available to you for guidance and support, please visit their website: <https://www.etamu.edu/telus/>

COURSE ASSESSMENTS

Requirement for Successfully Passing Course

Students must achieve 80% or higher for **every** posttest **and** culminating project to demonstrate mastery of all competencies and pass the course.

Using Remaining Attempts to Improve Grade

Students are permitted to use remaining attempts on a posttest and/or culminating project after scoring 80% or higher to attempt to make a higher score on the assignment. Students are not permitted to exceed 3 attempts for any posttest or culminating project.

- **Must** complete all required posttests and culminating project and receive a grade on the assignments before doing additional attempts.
- The **highest** grade achieved on the posttest or culminating project will be used for the **final grade** for the posttest and culminating project.
- Please keep in mind that submitting during the final days and hours of the term means that you may not have time to resubmit or receive feedback.
- Once you have accelerated out of the course and received a completion email, you may not return to the course to resubmit work.

Pretest

The purpose of the pretest is to provide students with a baseline understanding of your knowledge in the competency. Pretests are taken once and should be completed upon the first couple of days of a CBE academic term or entry into a course if a student is an accelerator. The pretest is required before you begin studying course materials. A passing score on the pretest does NOT provide permission to skip required assignments in the course. The grade on the pretest does **not** count in the final grade for this course.

Posttest

At the end of a module or course is a comprehensive exam that assesses student knowledge and understanding of major concepts, theories, processes, etc., in the module or the course. A **score of 80% or higher is required** to demonstrate mastery of the competency. If a student scores less than 80% on a posttest, the student will have an opportunity to review the material and retake the posttest two additional times. Students who fail the posttest should review feedback from the instructor before reattempting the posttest on another attempt. If the posttest score is less than 80% within three attempts, students will receive a grade of “F” in the course and will be required to retake the course in the new term. All posttests in the course have a due date: **Last day of week 7, Friday by 11:59 PM CST.**

Culminating Project

The final project in the course assesses your knowledge of terms and the application of concepts presented in this course. A **score of 80% or higher is required** to demonstrate mastery of each competency. If students score less than 80% on the culminating project, they will have an opportunity to review the material and resubmit the project up to two additional times. If

the culminating project is less than 80% within three attempts, students will receive a grade of F in the course and will be required to retake the course in the new term. **If you want feedback for revisions, submit by the end of week 6.** Culminating projects have a due date: **Last day of week 7, Friday by 11:59 PM CST.**

GRADING

A score of 80% or higher on the Culminating Project and all Posttests is required to demonstrate mastery of the competencies and receive credit for the course. The following items will be used to calculate the final grade in the course.

Item	Worth
Posttest	100 points 30% of your grade
Culminating Project	100 points 35% of your grade
Competency Tests	100 points 35% of your grade
Total	300 points

Grading Scale

A = 90%-100%

B = 80%-89%

F = 79% or Below

COURSE OUTLINE / CALENDAR

Suggested Schedule

Learning Objectives and Competencies	Materials to Read or Review OTL https://open.umn.edu/opentextbooks/textbooks/31	Assignments
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LO1:Basic Ideas of Finance, Income and Expenses, Assets, Liabilities, Debt and Equity, Income and Risk	Read sections 1.1 – 1.4 Personal Finance Training to learn individual or “micro” factors that affect financial thinking. Systematic or “macro” factors that affect financial thinking. The planning process. Financial planning professionals. Read sections 2.1 – 2.4 Basic Ideas of Finance on income and expenses, assets, debt and equity, and income and risk. Other linked material located in competency 1 module.	Read the material for the week. Complete the module test.
LO2: The concept and analysis of Financial Statements, Accounting and financial statements, Comparing and analyzing financial statements.	Reading 3.1 – 3.3 Accounting and financial statements. Comparing and analyzing financial statements. Accounting software...an overview. Other linked material located in competency 2 module.	Read the material for the week. Complete the module test.
LO 3: Understanding Time, Risk, and Value of money, The time value of money, Calculating the relationship of time and value, Valuing a series of cash flows, Using financial statements to evaluate financial choices, Evaluating risk	Reading 4.1 – 4.5 The time value of money. Calculating the relationship of time and value. Valuing a series of cash flows. Using financial statements to evaluate financial choices. Evaluating risk. Other linked material located in competency 3 module.	Read the material for the week. Complete the module quiz.
LO4: The concept and analysis of Financial Plans: Budgets, The budget process, Creating a comprehensive budget, The cash budget and other specialized budgets, Budget variances, Budgets, financial	Read 5.1 – 5.5 The budget process. Creating the comprehensive budget. The cash budget and other specialized budgets. Budget variances. Budgets, financial statements, and financial decisions. Other linked material in competency 4 module.	Read the material for the week. Complete the module test.

statements, and financial decisions		
LO5: The concepts of Financial Management, Cash, Savings, Credit, Debt	Read 7.1 – 7.4 Your own money: cash, your own money: savings, other people's money: credit, other people's money: a introduction to debt Other linked material in competency 5 module.	Read the material for the week. Complete the module test.
LO6: Understanding Consumer Strategies, Purchases	Read 8.1 – 8.2 Consumer Purchases, A Major Purchase: Buying a Car. Read 9.1 -9.3 Identify the Product and the Market, Identifying the Financing, Purchasing and Owning Your Home Other linked material in competency 6 module.	Read the material for the week. Complete the module test.
LO7: Investing, Investments and markets, Investment planning, Measuring risk and return, Diversification: return with less risk	Read 12.1 – 12.4 Investments and markets: a brief overview, Investment Planning, Measuring Risk and Return, Diversification: Return With Less Risk	Read material for the week. Complete the module test.

- **All assignments must be submitted by 11:59PM/CST on the Friday of Week 7 of the term.**
- A score of 80% or higher on the Culminating Project and all Posttests is required to demonstrate competency and receive credit for the course.
- **Tip:** After a failed attempt at a posttest or the culminating project, review feedback provided by your instructor and/or reach out to your instructor with questions before moving to the next attempt.