USC Marshall School of Business

BUAD 306 – Business Finance, Sections 14686R and 14791R, Fall 2020

14690R, TT 2:00-3:50pm PDT

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Professor Office Hours: Tuesdays 4:00-5:00pm PDT, Zoom link in Blackboard

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TA Office Hours: Via Zoom, please see Blackboard announcements.
TA Slack Channel: Details TBA, please see Blackboard announcements.

Course Description
BUAD 306 is a fundamentals course in business finance. Finance is a way of thinking about and analyzing economic problems that involve uncertainty over time. This course provides an introductory framework of how financiers think, how they break down components of a financial problem, and how they make decisions as investors and corporations in financial markets. By the end of the semester, you will know and use financial vocabulary, financial theory, and financial analysis to solve financial problems, value assets, assess financial risk, make financial decisions and evaluate corporate financial strategy.

Learning Objectives
Through lecture, case analysis, worked samples, and application of financial formulas and functions, you will be able to:

1. Describe types and features of common financial assets.
2. Summarize the efficient market hypothesis and describe its relevance.
3. Explain the concept and apply the formulas related to the time value of money.
4. Apply DCF valuation in a range of contexts.
5. Interpret, apply and use accounting statements in financial analysis.
6. Explain and apply capital budgeting criteria.
7. Explain and apply a modern risk-return framework.
8. Calculate costs of capital.
9. Explain and analyze key corporate financial policies and tradeoffs.

Required Materials

Follow the following steps to set up your Connect account:

• Sign into Blackboard.
• Go to the BUAD 306 course.
• Go to the "Tools" menu.
- Click on the "McGraw-Hill Education" link.
- Below "My Connect Section", click Go to My Connect Section.
- Follow the on-screen instructions to register. Use your USC account to register.

**Prerequisites and/or Recommended Preparation:**
Financial accounting (ACCT 410x, BUAD 280 or BUAD 305) and business microeconomics (BUAD 351 or ECON 351x) are prerequisites. Business macroeconomics (BUAD 352 or ECON 352x) and business statistics (BUAD 310g or BUAD 312g or EE 364) are corequisites.

**Course Notes:**
Additional course materials are accessed via Blackboard (blackboard.usc.edu).

**Grading Summary**
The final grade has five components:

<table>
<thead>
<tr>
<th>Assessment</th>
<th>% of Grade</th>
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<tbody>
<tr>
<td>Weekly Homework and Async Assignments</td>
<td>10%</td>
</tr>
<tr>
<td>Quiz 1</td>
<td>20%</td>
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<tr>
<td>Midterm</td>
<td>25%</td>
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<tr>
<td>Quiz 2</td>
<td>20%</td>
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<tr>
<td>Final</td>
<td>25%</td>
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**Total:** 100%

Three items are considered when assigning final grades:
1. Your score as a percentage of the available points for all assessments (the points you receive divided by the number of points possible).
2. Your overall average percentage score within the class. (Individual components may be normalized before aggregating.)
3. Your ranking among all students in the class.

Your grade will not be based on a mandated target, but on your performance. Historically, the median grade for this class is about a B. The percentage of students getting each grade in the past is approximately:

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<thead>
<tr>
<th>Grade</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>A</td>
<td>12%</td>
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<tr>
<td>A-</td>
<td>14%</td>
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<tr>
<td>B+</td>
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<td>B</td>
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<td>B-</td>
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<td>C+</td>
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<tr>
<td>C or lower</td>
<td>The remainder</td>
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**Grading Details and Assignments**
1. **Exams.** All exams will be online. Details regarding the testing protocol and allowed materials will be provided. At minimum, you will be provided with any relevant equations (and some irrelevant ones). Time zone differences will be accommodated so that all students are able to take the exam between the hours of 7am and 10pm in their local time zone.

**Exam Absence Policy:** Students are required to take all quizzes and exams during the arranged administration period, with appropriate flexibility given for time zone accommodation and religious observance. If you are not able to take the quizzes and exams on the dates specified in the schedule, you should not take this class.
There will be no make-up exams. However, there are legitimate reasons for missing an exam. If you provide documentation of serious medical problems or crime incidents for missing a test, your grade will be based on the score of the remaining assessments. If you miss more than one test, additional missed tests will be scored as a zero, unless a mark of INCOMPLETE is warranted.

2. **Assignments.** There will be assignments posted to Blackboard during the course. Assignments are assessed on a C/NC basis on the due date. Assignments are designed as part of the asynchronous learning and to provide practice material during the course. Answers to the homework will be posted online for students to evaluate their performance.

**Assignment Submission Policy:** Assignments must be turned in on the due date/time electronically via Blackboard. Any assignment turned in late will not receive credit. If you have connectivity issues please contact your instructor or TA as soon as possible. Late or not, you are expected to complete all required assignments to pass this course.

### COURSE CALENDAR

<table>
<thead>
<tr>
<th>Date</th>
<th>Module/Topic</th>
<th>Activity</th>
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<tbody>
<tr>
<td>Week 1</td>
<td>Welcome and Introduction</td>
<td>• attend and participate in synchronous Zoom session</td>
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<tr>
<td>Aug 18</td>
<td>(Tue)</td>
<td>• complete any follow-up exercises posted on Blackboard</td>
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<tr>
<td>Synchronous</td>
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<tr>
<td>Week 1</td>
<td>Module 1: Financial Assets and Markets</td>
<td>• read RWJ chapter sections 8.2-8.3, 7.2-7.5, 12.6 (32 pages)</td>
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<td>Aug 20</td>
<td>(Thu)</td>
<td>• watch videos and do exercises posted on Blackboard</td>
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<tr>
<td>Asynchronous</td>
<td>Bond Features and Types, Stock Features and Types, Bond Ratings, Cash Flow Rights, Control Rights, Returns through Time to Different Asset Classes, Securities Markets Overview</td>
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<td>Week 2</td>
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<td>• attend and participate in synchronous Zoom session</td>
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<td>Aug 25</td>
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<td>• complete any follow-up exercises posted on Blackboard</td>
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<td>Synchronous</td>
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<tr>
<td>Week 2</td>
<td>Module 2: Time Value of Money; Term Structure of Interest Rates</td>
<td>• read RWJ chapters 5 and 6, sections 7.6-7.7 (58 pages)</td>
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<tr>
<td>Aug 27</td>
<td>(Thu)</td>
<td>• watch videos and do exercises posted on Blackboard</td>
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<td>Week 3</td>
<td>Module 2: Valuing Stocks and Bonds</td>
<td>• attend and participate in synchronous Zoom session</td>
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<td>Sep 1</td>
<td>(Tue)</td>
<td>• complete any follow-up exercises posted on Blackboard</td>
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<td>Week 3</td>
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<td>• read RWJ sections 7.1 and 8.1 (21 pages)</td>
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<td>Sep 3</td>
<td>(Thu)</td>
<td>• watch videos and do exercises posted on Blackboard</td>
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<tr>
<td>Asynchronous</td>
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<td>• attend and participate in synchronous Zoom session on Tuesday</td>
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<td>Week 4</td>
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<td>• complete any follow-up exercises posted on Blackboard</td>
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<td>Sep 8</td>
<td>(Tue)</td>
<td>• study for quiz 1</td>
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Please note: The date/time of the Final Exam is determined by the University. For the date and time of the final for this class, consult the USC Schedule of Classes at [www.usc.edu/soc](http://www.usc.edu/soc). Select the corresponding semester to view and click on the “Final Examinations Schedule” link on the left side of the screen.
ADDITIONAL INFORMATION

Teaching Assistants
The teaching assistants are listed at the top of the syllabus. The TAs will hold regular office hours and can answer questions on the material during office hours or via email.

Marshall Academic Resources
The Marshall Office of Undergraduate Advising & Student Affairs offers free Core Review Sessions, along with additional “Cracking the Core” workshops, as a supplement to classroom instruction. Marshall Peer Academic Leaders (PALs) assist students in understanding and clarifying difficult concepts covered in class that week, but core review sessions are effective only if students regularly attend class and actively engage in the process of thinking critically about the course content. Marshall Academic Resources are available for core courses that are traditionally challenging in the business major curriculum. For more information, please visit the Marshall Undergrad Advising and Student Affairs website http://students.marshall.usc.edu/undergrad/advising/.

Add/Drop Process
BUAD 306 is open enrollment (R-clearance) through the Add deadline. If there is an open seat, you can add the class using Web Registration. If the class is full, you will need to continue checking Web Registration or the Schedule of Classes (classes.usc.edu) to see if a space becomes available. Students who do not attend the first two class sessions (for classes that meet twice per week) or the first class meeting (for classes that meet once per week) may be dropped from the course. The instructor is not required to notify the student that s/he is being dropped.

There are no formal wait lists for Marshall undergraduate courses, and professors cannot add students or increase the course capacity. If all sections of the course are full, you can add your name to an interest list by contacting the Office of Undergraduate Advising & Student Affairs; if new seats or sections are added, students on the interest list will be notified.

Technology Requirements
Online lectures through Zoom will be provided in Blackboard. Therefore, you must have access to the Internet to view/hear lectures. No special software is required.

The lecture presentations, links to articles, assignments, quizzes, and rubrics are located on Blackboard. To participate in learning activities and complete assignments, you will need:
- Access to a working computer that has a current operating system with updates installed, plus speakers or headphones to hear lecture presentations;
- Reliable Internet access and a USC email account;
- A current Internet browser that is compatible with Blackboard (Google Chrome is the recommended browser for Blackboard);
- A working video camera with microphone for use on Zoom;
- Microsoft Word as your word processing program; and
- Reliable data storage for your work, such as a USB drive or Office365 OneDrive or Google Drive cloud storage.

If your computer does not have Microsoft Word, Office 365 package is available to you free of charge and allows you to install Word, Excel, PowerPoint, Outlook, OneNote, Publisher, and Access on up to 5 PCs or Macs and Office apps on other mobile devices including tablets. Office 365 also includes unlimited cloud storage on OneDrive. To download Office 365 log into your student (University) email through a web browser, choose Settings (top right corner), and select software. If you have further questions or need help with the software, please contact the USC ITS service portal.
**Minimal Technical Skills Needed**

Minimal technical skills are needed in this course. Most asynchronous course work will be completed and submitted in Blackboard and synchronous sessions will be held on Zoom. Therefore, you must have consistent and reliable access to a computer and the Internet. The minimal technical skills you have include the ability to:

- Organize and save electronic files;
- Use USC email and attached files;
- Check email and Blackboard daily;
- Download and upload documents;
- Locate information with a browser; and
- Use Blackboard.
- Use Zoom with a working video camera

**Class Conduct/Netiquette**

Professionalism will be expected at all times. Because the university classroom is a place designed for the free exchange of ideas, we must show respect for one another in all circumstances. We will show respect for one another by exhibiting patience and courtesy in our exchanges. Appropriate language and restraint from verbal attacks upon those whose perspectives differ from your own is a minimum requirement. Courtesy and kindness is the norm for those who participate in my class.

Our discussion board is a way for you to share your ideas and learning with your colleagues in this class. We do this as colleagues in learning, and the Discussion Board is meant to be a safe and respectful environment for us to conduct these discussions.

Some Netiquette Rules:

- Dress respectfully. Video conference business meetings are and will be the norm, so practice your professional telepresence.
- Virtual background respectfully professional
- Display both your first and last name during video conferencing and synchronous class meetings.
- Respectfully minimize distractions with muting and video off when moving around
- Disagree respectfully
- Respectfully pay attention to classmates
- Begin emails with a professional salutation (Examples: Dr. Name; Ms. Name; Hello Professor Name; Good afternoon Mr. Name). Starting an email without a salutation or a simple "Hey" is not appropriate.
- When sending an email, please include a detailed subject line. Additionally, make sure you reference the course number (Ex. BUAD306) in the message and sign the mail with your name.
- Use proper grammar, spelling, punctuation, and capitalization. Text messaging language is not acceptable. You are practicing for your role as a business leader.
- Re-Read, think, and edit your message before you click "Send/Submit/Post." As a check, consider whether you would be comfortable with your email or post or text being widely distributed on the Internet.
USC Statement on Academic Conduct and Support Systems

Academic Conduct:

USC seeks to maintain an optimal learning environment. General principles of academic honesty include respect for the intellectual property of others, the expectation that individual work will be submitted unless otherwise allowed by an instructor, and the obligations both to protect one’s own academic work from misuse by others as well as to avoid using another’s work as one’s own (plagiarism).

Plagiarism – presenting someone else’s ideas as your own, either verbatim or recast in your own words – is a serious academic offense with serious consequences. Please familiarize yourself with the discussion of plagiarism in SCampus in Part B, Section 11, “Behavior Violating University Standards” policy.usc.edu/scampus-part-b. Other forms of academic dishonesty are equally unacceptable. See additional information in SCampus and university policies on scientific misconduct, policy.usc.edu/scientific-misconduct.

Students will be referred to the Office of Student Judicial Affairs and Community Standards for further review, should there be any suspicion of academic dishonesty. The Review process can be found at: http://www.usc.edu/student-affairs/SJACS/. Failure to adhere to the academic conduct standards set forth by these guidelines and our programs will not be tolerated by the USC Marshall community and can lead to dismissal.

Support Systems:

Counseling and Mental Health - (213) 740-9355– 24/7 on call
https://studenthealth.usc.edu/counseling/
Free and confidential mental health treatment for students, including short-term psychotherapy, group counseling, stress fitness workshops, and crisis intervention.

National Suicide Prevention Lifeline - 1 (800) 273-8255 – 24/7 on call
suicidepreventionlifeline.org
Free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week.

Relationship and Sexual Violence Prevention Services (RSVP) - (213) 740-9355(WELL), press “0” after hours – 24/7 on call
https://studenthealth.usc.edu/sexual-assault/
Free and confidential therapy services, workshops, and training for situations related to gender-based harm.

Office of Equity and Diversity (OED)- (213) 740-5086 | Title IX – (213) 821-8298
 equity.usc.edu, titleix.usc.edu
Information about how to get help or help someone affected by harassment or discrimination, rights of protected classes, reporting options, and additional resources for students, faculty, staff, visitors, and applicants.

Reporting Incidents of Bias or Harassment - (213) 740-5086 or (213) 821-8298
https://us-advocate.symplicity.com/care_report/
Avenue to report incidents of bias, hate crimes, and microaggressions to the Office of Equity and Diversity |Title IX for appropriate investigation, supportive measures, and response.

The Office of Disability Services and Programs - (213) 740-0776
dsp.usc.edu
Support and accommodations for students with disabilities. Services include assistance in providing readers/notetakers/interpreters, special accommodations for test taking needs, assistance with architectural barriers, assistive technology, and support for individual needs.

USC is committed to making reasonable accommodations to assist individuals with disabilities in reaching their academic potential. If you have a disability which may impact your performance, attendance, or grades in this course and require accommodations, you must first register with the Office of Disability Services and Programs (www.usc.edu/disability). DSP provides certification for students with disabilities and helps arrange the relevant accommodations. Any student requesting academic accommodations based on a disability is required to register with Disability Services and Programs (DSP) each semester. A letter of verification for approved accommodations
can be obtained from DSP. Please be sure the letter is delivered to me (or to your TA) as early in the semester as possible. DSP is located in GFS (Grace Ford Salvatori Hall) 120 and is open 8:30 a.m.–5:00 p.m., Monday through Friday. The phone number for DSP is (213) 740-0776. Email: ability@usc.edu.

USC Campus Support and Intervention - (213) 821-4710
https://uscsa.usc.edu/
Assists students and families in resolving complex personal, financial, and academic issues adversely affecting their success as a student.

Diversity at USC - (213) 740-2101
diversity.usc.edu
Information on events, programs and training, the Provost’s Diversity and Inclusion Council, Diversity Liaisons for each academic school, chronology, participation, and various resources for students.

USC Emergency - UPC: (213) 740-4321, HSC: (323) 442-1000 – 24/7 on call
dps.usc.edu, emergency.usc.edu
Emergency assistance and avenue to report a crime. Latest updates regarding safety, including ways in which instruction will be continued if an officially declared emergency makes travel to campus infeasible.

USC Department of Public Safety - UPC: (213) 740-6000, HSC: (323) 442-120 – 24/7 on call
dps.usc.edu
Non-emergency assistance or information.
Appendix:

Undergraduate Program Learning Goals and Objectives (last update 12/21/17)

Learning goal 1: Our graduates will demonstrate critical thinking skills so as to become future-oriented problem solvers, innovators and decision makers in diverse and rapidly changing business environments.

- Students will demonstrate the ability to anticipate, identify and solve business problems. They will be able to identify and assess central problems, identify and evaluate potential solutions, and translate a chosen solution to an implementation plan that considers future contingencies.
- Students will demonstrate the ability to be accurate, clear, expansive (thorough, detailed) and fair-minded in their thinking.
- Students will critically analyze concepts, theories and processes by stating them in their own words, understanding key components, identifying assumptions, indicating how they are similar to and different from others and translating them to the real world.
- Students will be effective at gathering, storing, and using qualitative and quantitative data and at using analytical tools and frameworks to understand and solve business problems.
- Students will understand the concepts of critical thinking, entrepreneurial thinking and creative thinking as drivers of innovative ideas.

Learning Goal 2: Our graduates will develop people and leadership skills to promote their effectiveness as business managers and leaders in the 21st century’s evolving work and organizational structures.

- Students will recognize, understand and analyze the roles, responsibilities and behaviors of effective managers and leaders in diverse business contexts e.g., functionally diverse, culturally diverse, geographically diverse, etc.
- Students will understand factors that contribute to effective teamwork including how to elicit, manage and leverage diverse perspectives and competencies.
- Students will recognize, understand, and analyze the motivations and behaviors of stakeholders inside and outside organizations (e.g., teams, departments, consumers, investors, auditors).

Learning Goal 3: Our graduates will be effective communicators to facilitate information flow in organizational, social, and intercultural contexts.

- Students will identify and assess diverse personal and organizational communication goals and audience information needs.
- Students will demonstrate an ability to gather and disseminate information and communicate it clearly, logically, and persuasively in professional contexts.
- Students will understand individual and group communications patterns and dynamics in organizations and other professional contexts.

Learning goal 4: Our graduates will demonstrate ethical reasoning skills, understand social, civic, and professional responsibilities and aspire to add value to society.

- Students will recognize ethical challenges in business situations and assess appropriate courses of action.
- Students will understand professional codes of conduct.

Learning goal 5: Our graduates will develop a global business perspective. They will understand how local, regional, and international markets, and economic, social and cultural issues impact business decisions so as to anticipate new opportunities in any marketplace.

- Students will understand that stakeholders, stakeholder interests, business environments (legal, regulatory, competitor) and business practices vary across regions of the world.
- Students will understand how local, regional and global markets interact and are impacted by economic, social and cultural factors.

Learning goal 6: Our graduates will understand types of markets and key business areas and their interaction to effectively manage different types of enterprises.

- Students will demonstrate foundational knowledge of core business disciplines, including business analytics and business economics.
- Students will understand the interrelationships between functional areas of business so as to develop a general perspective on business management.
- Students will apply theories, models, and frameworks to analyze relevant markets (e.g., product, capital, commodity, factor and labor markets).
- Students will be able to use technologies (e.g., spreadsheets, databases, software) relevant to contemporary business practices.
Appendix: Participation
Behavioral Anchor Rating Scale

Excellent Performance
- Initiates information relative to topics discussed
- Accurately exhibits knowledge of assignment content
- Clarifies points that others may not understand
- Shares personal experiences or opinions related to topic
- Offers relevant / succinct input to class
- Actively participates in simulations and class exercises
- Demonstrates ability to apply, analyze, evaluate & synthesize course material.
- Demonstrates willingness to attempt to answer unpopular questions
- Builds on other students’ contributions

Good Performance
- Regularly participates in discussions
- Shares relevant information
- Gives feedback to classroom discussions
- Consistently demonstrates knowledge of reading assignments
- Demonstrates ability to analyze / apply course material
- Demonstrates willingness to attempt to answer questions

Fair / Average Performance
- Participates in group discussions when asked
- Demonstrates knowledge of course material
- Offers clear, concise, “good” information on class assignments
- Offers input, but tends to reiterate the intuitive
- Attends class regularly

Poor Performance
- Occasional input, often irrelevant, unrelated to topic
- Reluctant to share information
- Not following the flow of ideas
- Personal applications only
- Drains energy from the class

Unacceptable Performance
- Fails to participate even when specifically asked
- Gives no input to discussions
- Does not demonstrate knowledge of the readings
- Shows up to class: does nothing
- Distracts group / class
- Irrelevant discussion
Appendix:
Blackboard
How to get up and running

This User Guide is designed to help you do the minimum to continue teaching during a disaster. This is not intended to be a long-term solution. At a minimum you need to be able to interact with students and collect work.

In the event of a major disaster, the university will switch to the Disaster Response/Recovery systems. This change should not impact Blackboard as it has been tested on a regular basis and the switch over requires no downtime. Blackboard DOES require authentication through Shibboleth which is a top priority of ITS to get up and running during a disaster. Blackboard support will be available, but all instructors should be familiar with the basics as many people will be trying to get support during this time and you may experience delays.

Below is information to help you with doing the minimum during a disaster to continue teaching at USC. Additional information is also available in the Blackboard_Best_Practices course which you are enrolled in through Blackboard.

Where to go:  www.blackboard.usc.edu

How to sign in: Use USC netID and password (USC netID is used with WorkDay or GRS)

How to make course available to students: Done in Blackboard, using Qwickly or Course Menu

Through Qwickly:
- Click Home Tab -> Tool Panel (left side of screen) -> Qwickly (Faculty/TAs)
- Click Course Availability
- Click On/Off button next to course (On – Available to students)

Through Course:
- Click Home Tab -> Course ID
- Click Customization (on left towards the bottom of the menu) -> Properties
- Scroll down to SET AVAILABILITY and change “Make Course Available” to “Yes”
- Click “Submit”

Communicating with Students within the Course: Email and Announcements

Emailing from Course
- Click Course Tools (left side of screen) -> Send Email -> Click Recipient Group to send to
- Follow on screen instructions to compose email.
- Click “Submit”

Creating Announcements in Course
- Click on “Announcements” (left side of screen) -> click “Create Announcement”
- Fill in Subject and Message of announcement
- Set announcement options (duration, course link, etc.)
- Click “Submit”

Creating a Discussion Board
- From Course Home Page -> click “Assignments” (left side menu)
- Click “Tools” -> “Discussion Board”
- Select “Link to Discussion Board Page” or “Select Discussion Board Forum” (select discussion board)
- Click “Next”
- Fill in information and click “Submit”

Creating an Assignment
- From Course Home Page -> click “Assignments” (left side menu)
- Click “Assessments” -> “Assignment”
- Fill in information on page (make sure to enter points and to make available)
- Click “Submit”

Blackboard Support Contacts
- Blackboard Help Line – 24/7/365 – 213.740.5555 option 2
- Blackboard Support – blackboard@usc.edu
- Faculty Book a Callback – https://uscbbhelp.youcanbook.me/
- Reset Password – http://itservices.usc.edu/uscnetsid/

Blackboard in a Short-Term Emergency Updated 10/31/18