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American Public University System

The Ultimate Advantage is an Educated Mind

**School of Business
FINC300
Foundations in Financial Management
3 Credit Hours
8 weeks
Prerequisite: None**

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Course Description (Catalog)

This course is an overview study of the concepts and techniques in finance for non-financial managers. The course will cover basic financial management tools and principles for both small and large business. Topics include financial and securities markets, financial statements and analysis, capital budgeting, management, and decision making. Students must have access to Microsoft Word and Microsoft Excel software.

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Course Scope

The primary goal of the Foundations of Financial Management course is to help students achieve better financial outcomes for businesses with which they might be associated. This course provides an introductory analysis of a wide range of topics on financial planning and analysis. Topics include the basics of financial statements, forecasting, budgeting, and capital budgeting, and using financial information for decision making.

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Course Objectives

After successfully completing this course, you will be able to:

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|-------|---|
| CO 1. | Explain the basic types of business decisions and the role of the financial manager. |
| CO 2. | Compare and contrast two publicly traded corporations based on an examination of key financial ratios. |
| CO 3. | Demonstrate knowledge of the time value of money, valuations, and cost of capital. |
| CO 4. | Analyze the impact of bond ratings, interest rates, inflation and term structure on the price of bonds. |
| CO 5. | Explain how a corporations' dividend policy can be used to compute the value of common stock. |
| CO 6. | Summarize the capital budgeting process and evaluation of capital expenditures. |
| CO 7. | Compute the weighted average cost of capital for a corporation. |
| CO 8. | Describe financing current assets and managing the working capital of a firm. |
| CO 9. | Examine political risks and exchange risks associated with international business investing. |

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Course Delivery Method

This course, delivered via distance learning, will enable students to complete academic work in a flexible manner, completely online. Course resources and access to an online learning management system will be made available to each student. Online assignments are due each week as noted and include forum questions (accomplished in groups through a threaded forum), examinations, and individual assignments submitted for review by the Faculty Member. Assigned faculty will support the students throughout this eight-week course.

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Course Resources

Required Course Textbook

Ross, S. A., & Westerfield, R. W. (2013). *Essentials of corporate finance* (8th ed.). New York, NY: McGraw-Hill Irwin.

Additional Resources (In Lessons)

- APA Writing
- Excel
- Turnitin

Websites

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In addition to the required course texts, the following public domain Websites are useful. Please abide by the university's academic honesty policy when using Internet sources as well. Note web site addresses are subject to change.

| Site Name | Website URL/Address |
|--|---|
| TeachMeFinance | http://www.teachmefinance.com/ |
| Khan Academy | http://www.khanacademy.org/#core-finance |
| Investopedia | http://www.investopedia.com/university/concepts/ |
| American Psychological Association (APA) | http://www.apastyle.org/ |
| Purdue Online Writing Lab | http://owl.english.purdue.edu/owl/resource/560/01/ |
| Turnitin | http://www.turnitin.com |

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Evaluation Procedures

| Grade Instruments | Points | Percentage |
|------------------------------|-----------------|------------|
| Forums (Week 1-7) | 100 points each | 28 |
| Homework Problems (Week 1-7) | 100 points each | 28 |
| Quiz (Week 1- 7) | 100 points each | 28 |
| Writing Assignment (Week 8) | 100 points | 16 |
| Final Course Grade | | 100 |

Forums

Please join the forums during weekly sessions. Students must post a main response to the weekly discussion question by Day 3, and at **least two replies to other students by Day 7**. **Active participation is required by replying to classmates during the week of discussion. Therefore, replies after the end of the each week will not be graded.** The forums are for student interaction and submitting input after the end of the week serves no learning objectives and does not constitute as participation. **Students should demonstrate their own knowledge in the forums and avoid copying and pasting from web sites.** Responses will be graded directly from the Forums.

Your grade earned for your responses will be based on the Forums Grading Criteria:

| Forums Grading Criteria | Requirements |
|----------------------------------|--|
| Quality Guidelines (50%): | <ul style="list-style-type: none"> All discussion questions are answered completely. Responses are original in content with a minimum of one external reference. |

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| | <ul style="list-style-type: none"> • All posts demonstrated analysis of the topic. • Responses to classmates are significant and advanced the discussion. |
| Participation Guidelines (30%): | <ul style="list-style-type: none"> • Main response is posted by Day 3. • Main response is no less than 250 words. • Reply to at least two of their classmates by Day 7. • Responses to classmates are at least 100 words. |
| Clarity, Organization & Professionalism Guidelines (20%): | <ul style="list-style-type: none"> • Responses were organized and logical. • No spelling or grammatical errors. • References were used and cited properly. • Appropriate language, respect and consideration toward peers/instructor. |

Homework Assignments

Assigned problems should demonstrate an understanding and thorough application of chapter objectives. Excel homework templates can be found in Course Materials in order to make it easier to complete the problems assigned. If preferred, you may complete your homework in a Word file. Ensure that your work is organized and properly formatted (for numeric solutions, please highlight your answer). Please name your assignment file as 'lastnamefirstinitial-FINC 300-wk#', and submit **by midnight ET, Day 7**.

Your homework exercises/problems will be evaluated according to the following Homework Grading Criteria:

| Grade | Homework Problems Grading Criteria |
|----------------|---|
| 90-100% | <ul style="list-style-type: none"> • Assigned exercises/problems are completed in full. • Work demonstrates effective application of the concepts/principles covered in the chapter. • Work thoroughly explains answers and calculations. • Solutions are calculated with no errors or insignificant errors. |
| 80-89% | <ul style="list-style-type: none"> • Assigned exercises/problems are completed in full or are significantly complete. • Work demonstrates effective application of most concepts/principles covered in the chapter. • Work thoroughly explains most answers and calculations. • Solutions are calculated with insignificant errors. |
| 70-79% | <ul style="list-style-type: none"> • Assigned exercises/problems are mostly complete. • Work demonstrates effective application of some concepts/principles covered in the chapter. • Work explains some answers and calculations. • Solutions are calculated with significant errors. |
| 60-69% | <ul style="list-style-type: none"> • Assigned exercises/problems are fairly complete. • Work demonstrates effective application of a few concepts/principles covered in the chapter. • Work explains a few answers and calculations. |

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| | <ul style="list-style-type: none"> Solutions are calculated with significant errors. |
| 0-59% | <ul style="list-style-type: none"> Assigned exercises/problems are less than 50% complete. Work does not demonstrate effective application of the concepts covered in the chapter. Work submitted does not thoroughly explain answers and calculations. Solutions are not calculated or are calculated with significant errors. |

Writing Assignment

The writing assignment will demonstrate writing across the curriculum responding to the topic selected in a 500-700 words paper. Please name your assignment file as 'lastnameinitial-FINC300-WA8', and submit **by midnight ET, Day 7**.

Your assignment will be evaluated according to the following Writing Assignment Grading Criteria:

| Guidelines | Writing Assignment Grading Criteria |
|---|---|
| Content (60%) | <ul style="list-style-type: none"> Response will demonstrate a clear understanding of the key elements of assignment questions. Responses thoroughly cover the elements in a substantive manner. Response demonstrates critical thinking and analysis. Content is complete and accurate. Introduction and conclusion provides adequate information on the given topic. |
| Organization (20%) | <ul style="list-style-type: none"> Paper structure is clear and easy to follow. Ideas flow in a logical sequence. Introduction provides a sound introduction to the topic and previews major points. Paragraph transitions are logical and support the flow of thought throughout the paper. The conclusion thoroughly reviews the major points. |
| Writing Style, Grammar, APA Format (20%) | <ul style="list-style-type: none"> Sentences are well constructed, complete, clear, and concise. Words used are specific and unambiguous. The tone is appropriate to the content and assignment. Grammar, spelling and punctuation are correct. APA guidelines (6th edition) are followed, such as headers, citations, references, etc. Effective use of aids, such as sections, summaries, table of contents, indices, and appendices (if appropriate) |

Quizzes

The Quizzes will consist of 20 multiple choice questions of the chapters covered during each week. Each quiz is accessible only once and is available for a 1.5-hour time period. Once a quiz is accessed, you will not be able to access it again if you disconnect. Therefore, allocate time to complete your quiz. Weekly quizzes must be submitted **by midnight ET, Day 7**.

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Submission of assignments and grading

Be sure to turn in assignments and exams as scheduled. Assignments will be graded within five days after the end of the week according to APUS policy. **Assignments submitted three days after their due date may be assessed a 10% late penalty.** If your assignment is submitted after the weekly grading, it will be graded during the next grading period for our class. It is preferred that students refer to the 8-Week Course Outline for a weekly schedule of assignments and their due date.

Refer to the Student Handbook for policies relevant to academic honesty and other procedures and policies related to this course. Refer to Online Resource Center for any research assistance. Plagiarized papers or incidents of academic dishonesty will receive an F.

APUS Grading System

| Grade | Quality Points/ Grading Percent |
|-------|------------------------------------|
| A | 4.0/ 100 - 94 |
| A- | 3.67/ 93 - 90 |
| B+ | 3.33/ 89 - 87 |
| B | 3.0/ 86 - 84 |
| B- | 2.67/ 83 - 80 |
| C+ | 2.33/ 79 - 77 |
| C | 2.0/ 76 - 73 |
| C- | 1.67/ 72 - 70 |
| D+ | 1.33/ 69 - 67 |
| D | 1.0/ 66 - 64 |
| D- | .67/ 63 - 60 |
| F | 0.0/ 59 - 0 |

Please see the [Student Handbook](#) to reference the University's grading scale

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8 – Week Course Outline

| Week | Topic | Learning Objectives | Readings | Assignment |
|------|--|---|--|--|
| 1 | The finance manager Forms of business | CO 1. Explain the basic types of business decisions and the role of the financial manager. | Text Readings: Ross, Chapter 1 In Lessons: Power point slides | Forums: Post your Introduction Why study finance? |

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| | <p>organization</p> <p>The goal of financial management and agency problems</p> | | <p>Chapter outlines Solutions to selected end of chapter problems.</p> | <p>Explain how finance relates to the fields of Marketing, Accounting, and Management.</p> <p>Explain the advantages and disadvantages of setting up a new business as Sole Proprietorship, a Partnership or a Corporation.</p> <p>What is the goal of a financial management and how can this be in conflict with the goals of corporate executives?</p> <p>Submit main response by midnight ET, Day 3, and respond to at least two other students' posts by midnight ET, Day 7.</p> <p>Homework Assignment: Prepare a 1-3 page paper on the role of the financial manager in making decisions about Capital Budgeting, Capital Structure and Working Capital Management. Explain and discuss the importance of each of those topics (CO 1).</p> <p>Submit the homework in Microsoft Word format by midnight ET, Day 7.</p> <p>Quiz</p> |
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| | | | | 20 Multiple Choice Questions. Quiz is accessible only once for a period of 1.5-hours. Submit by midnight ET, Day 7. |
| 2 | <p>Financial Statements</p> <p>Working with financial statements</p> <p>Ratio analysis</p> | <p>CO 2. Compare and contrast two publicly traded corporations based on an examination of key financial ratios.</p> | <p>Text Readings: Ross, Chapters 2-3</p> <p>In Lessons: Power point slides Chapter outlines Solutions to selected end of chapter problems.</p> | <p>Forums:</p> <p>Why does the balance sheet report historical cost information instead of market values for assets?</p> <p>How does the cash flow statement relate to the balance sheet and the income statement?</p> <p>What is the purpose of standardized financial statements?</p> <p>What do the following categories of ratio analysis tell about a corporation and how can this information be used?</p> <ul style="list-style-type: none"> ➤ Liquidity measures ➤ Long-term solvency measures. ➤ Turnover measures. ➤ Profitability measures. <p>Homework Assignment:</p> <p>Prepare a financial analysis report comparing 2 publicly traded corporations.</p> |

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| | | | | <p>(Your instructor may assign the corporations to be included or it may be up to the class to choose the topics).</p> <p>Include in your analysis at least 2 of the common financial ratios from each category in table 3.5 in the text (CO 2).</p> <p>Submit the homework in Microsoft Word or Excel format by midnight ET, Day 7.</p> <p>Quiz 20 True/False and Multiple Choice Questions. Quiz is accessible only once for a period of 1.5-hours. Submit by midnight ET, Day 7.</p> |
| 3 | <p>Future compounding</p> <p>Present value and discounting</p> <p>Discounted cash flow analysis</p> | CO 3. Demonstrate knowledge of the time value of money, valuations, and cost of capital. | <p>Text Readings: Ross, Chapters 4-5</p> <p>In Lessons: Power point slides Chapter outlines Solutions to selected end of chapter problems.</p> | <p>Forum</p> <p>What are some situations where it would be useful to be able to compute the future value of an amount that we can invest today?</p> <p>What are some situations in business in which it would be useful to be able to compute the present value of a future sum that we can collect at some point in the future?</p> <p>What are some business applications in which it</p> |

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| | | | | <p>would be useful to be able to compute the present or future value of an annuity?</p> <p>Describe how the computation of the present value of future multiple cash flows with equal amounts differs from the computation of the present value of a stream of future cash flows of unequal amounts.</p> <p>Homework Assignment:</p> <p>Based on the information provided in the assignments page, compute the Net Present Value of the project (CO 3).</p> <p>Prepare a loan amortization schedule based on monthly payments (CO 3).</p> <p>Submit the homework in Microsoft Word or Excel format by midnight ET, Day 7.</p> <p>Quiz 20 Multiple Choice Questions. Quiz is accessible only once for a period of 1.5-hours. Submit by midnight ET, Day 7.</p> |
| 4 | Bond features and prices | CO 4. Analyze the impact of bond | Text Readings: Ross, Chapters 6 - | Forums |

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| <p>Bond values and yields</p> <p>Determinants of bond yields.</p> <p>Determining the value of stock that has a zero growth dividend policy.</p> <p>Determining the value of stock that has a constant growth dividend policy.</p> | <p>ratings, interest rates, inflation and term structure on the price of bonds.</p> <p>CO 5. Explain how a corporations' dividend policy can be used to compute the value of common stock.</p> | <p>7</p> <p>In Lessons: Power point slides Chapter outlines Solutions to selected end of chapter problems.</p> | <p>What are some of the features that could be included with a bond prospectus that may have an impact on the yield of a new bond issue?</p> <p>Describe how to compute the value of a bond based on the market rate of interest for bonds.</p> <p>Discuss the impact of inflation, or money supply, or bond ratings or tax policy may have on bond yield rates (CO 4)?</p> <p>Submit main response by midnight ET, Day 3, and respond to at least two other students' posts by midnight ET, Day 7.</p> <p>Homework</p> <p>Based on the information provided in the assignments page, compute the value of a bond and the value of common stock (CO 5).</p> <p>Submit the homework in Microsoft Word or Excel format by midnight ET, Day 7.</p> <p>Quiz 20 Multiple Choice Questions. Quiz is</p> |
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| | | | | accessible only once for a period of 1.5 hours. Submit by midnight ET, Day 7. |
| 5 | <p>The Capital Budgeting Decision</p> <p>Risk and Capital Budgeting</p> | CO 6. Summarize the capital budgeting process and evaluation of capital expenditures. | <p>Text Readings: Ross, Chapters 8-9</p> <p>In Lessons: Power point slides Chapter outlines Solutions to selected end of chapter problems.</p> | <p>Forum</p> <p>Discuss the advantages and disadvantages of using the cash payback method in assessing capital investment opportunities.</p> <p>Explain how the internal rate of return and the net present value method may be to evaluate investment opportunities.</p> <p>Discuss some of the issues associated using the accounting rate of return to evaluate investment proposals.</p> <p>Homework</p> <p>Based on the information provided in the assignments page, compute the Net Present Value, the Internal Rate of Return, the Cash Payback and the Accounting Rate of Return (CO 6).</p> <p>Submit the homework in Microsoft Word or Excel format by midnight ET, Day 7.</p> <p>Quiz 20 Multiple Choice</p> |

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| | | | | Questions. Quiz is accessible only once for a period of 1.5 hours. Submit by midnight ET, Day 7. |
| 6 | <p>The cost of equity financing.</p> <p>The cost of debt.</p> <p>The cost of preferred stock.</p> <p>Debt vs. Equity</p> | CO 7. Compute the weighted average cost of capital for a corporation. | <p>Text Readings: Ross, Chapter 12</p> <p>In Lessons: Power point slides Chapter outlines Solutions to selected end of chapter problems.</p> | <p>Forum</p> <p>There is no way to directly observe the cost of equity as a component of the weighted average cost of capital. Let's discuss two methods that may be used to estimate the cost of equity.</p> <p>How can we find the cost of debt financing as a component of the weighted average cost of capital?</p> <p>What is an approach that might be used to compute the cost of using preferred stock as a source of financing a corporation?</p> <p>The treasurer of corporation made the following statement: "Debt is cheaper than Equity". Is the treasurer correct? What are some of the issues associated with using debt as a means of raising capital?</p> <p>Homework</p> <p>Based on the information provided in the</p> |

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| | | | | <p>assignments page, compute the Weighted Average Cost of Capital (CO 7).</p> <p>Submit the homework in Microsoft Word or Excel format by midnight ET, Day 7.</p> <p>Quiz 20 Multiple Choice Questions. Quiz is accessible only once for a period of 1.5 hours. Submit by midnight ET, Day 7.</p> |
| 7 | <p>Operating and cash cycles</p> <p>Short term financial management</p> <p>Working capital management</p> | <p>CO 8. Describe financing current assets and managing the working capital of a firm.</p> | <p>Text Readings: Ross, Chapters 16-17</p> <p>In Lessons: Power point slides Chapter outlines Solutions to selected end of chapter problems.</p> | <p>Forum</p> <p>Discuss the operating and cash cycles and why they are important.</p> <p>Discuss some alternative means of financing current assets.</p> <p>Discuss three reasons for holding cash.</p> <p>Homework</p> <p>Prepare a 2 to 3 page summary describing effective techniques in managing a firm's Working Capital (CO 8).</p> <p>Submit the homework in Microsoft Word or Excel format by midnight ET, Day 7.</p> <p>Quiz 20 Multiple Choice</p> |

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| | | | | Questions. Quiz is accessible only once for a period of 1.5 hours. Submit by midnight ET, Day 7. |
| 8 | Globalization and the impact of monetary exchange rates | CO 9. Examine political risks and exchange risks associated with international business investing. | <p>Text Readings: Ross, Chapter 18</p> <p>In Lessons: Power point slides Chapter outlines Solutions to selected end of chapter problems.</p> | <p>Forum How will this course benefit your personal and/or professional development? What did you find most beneficial about the course?</p> <p>(This is a non-graded discussion)</p> <p>Writing assignment</p> <p>Prepare a paper that addresses the political and business risks and the rewards associated with global business operations. Include a discussion of the impact of monetary exchange rates on corporate profits (CO 9).</p> <p>Submit a 500-1,500 word writing assignment in APA (6th ed.) format. Refer to Writing Assignment Guidelines for requirements. Submit by midnight ET, Day 6 (Saturday).</p> |

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Policies

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Please see the [Student Handbook](#) to reference all University policies. Quick links to frequently asked question about policies are listed below.

[Drop/Withdrawal Policy](#)

[Plagiarism Policy](#)

[Extension Process and Policy](#)

[Disability Accommodations](#)

Citation and Reference Style

Note: Students will follow the APA 6th edition as the sole citation and reference style used in written work submitted as part of coursework to the University. Assignments completed in a narrative essay or composition format must follow the citation style cited in the APA 6th edition.

Late Assignments

Students are expected to submit classroom assignments by the posted due date and to complete the course according to the published class schedule. As adults, students, and working professionals, I understand you must manage competing demands on your time. If you need additional time to complete an assignment, please contact your instructor before the due date to discuss the situation and determine an acceptable resolution. Routine submission of late assignments is unacceptable and may result in points deducted from your final course grade.

Netiquette

Online universities promote the advancement of knowledge through positive and constructive debate - both inside and outside the classroom. Discussions on the Internet, however, can occasionally degenerate into needless insults and "flaming." Such activity and the loss of good manners are not acceptable in a university setting - basic academic rules of good behavior and proper "Netiquette" must persist. Remember that you are in a place for the fun and excitement of learning, and that does not include descent to personal attacks or student attempts to stifle the discussion of others.

Humor Note: Despite the best of intentions, jokes and – especially - satire can easily get lost or taken seriously. If you feel the need for humor, you may wish to add "emoticons" to help alert your readers: ;-), :), ☺, etc.

Disclaimer Statement

Course content may vary from the outline to meet the needs of this particular group.

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Academic Services

The Online Library is available to enrolled students and faculty from inside the electronic campus. This is your starting point for access to online books, subscription periodicals, and Web resources that are designed to support your classes and are generally not available through search engines on the open Web. In addition, the Online Library

STUDENT WARNING: This course syllabus is from a previous semester archive and serves only as a preparatory reference. Please use this syllabus as a reference only until the professor opens the classroom and you have access to the updated course syllabus. Please do NOT purchase any books or start any work based on this syllabus; this syllabus may NOT be the one that your individual instructor uses for a course that has not yet started. If you need to verify course textbooks, please refer to the online course description through your student portal. This syllabus is proprietary material of APUS.

provides access to special learning resources, which the University has contracted to assist with your studies. Questions can be directed to librarian@apus.edu.

- **Charles Town Library and Inter Library Loan:** The University maintains a special library with a limited number of supporting volumes, collections of our professors' publications, and services to search and borrow research books and articles from other libraries.
- **Electronic Books:** You can use the Online Library to uncover and download over 50,000 titles, which have been scanned and made available in electronic format.
- **Electronic Journals:** The University provides access to over 12,000 journals, which are available in electronic form and only through limited subscription services.
- **Tutor.com:** AMU and APU Civilian and Coast Guard students are eligible for 10 free hours of tutoring provided by APUS. [Tutor.com](http://tutor.com) connects you with a professional tutor online 24/7 to provide help with assignments, studying, test prep, resume writing, and more. Tutor.com is tutoring the way it was meant to be. You get expert tutoring whenever you need help, and you work one-on-one with your tutor in your online classroom on your specific problem until it is done.

Request a Library Guide for your course (<http://apus.libguides.com/index.php>)

The AMU/APU Library Guides provide access to collections of trusted sites on the Open Web and licensed resources on the Deep Web. These are specially tailored for academic research at APUS:

- Program Portals contain topical and methodological resources to help launch general research in the degree program. To locate, search by department name or navigate by school.
- Course Lib-Guides narrow the focus to relevant resources for the corresponding course. To locate, search by class code (e.g., ACCT100) or class name.

If a guide you need is not available yet, let us know by emailing the APUS Library: librarian@apus.edu.

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Turnitin.com

Once you submit your file to the Assignment link within the course, a turnitin report will be automatically created. You no longer are required to submit your paper directly to the turnitin website.

The Originality report does not actually recommend changes. It does point out where you may need to add a citation or quotation marks (if not already cited). Once you use it a few times, you will appreciate this tool, as it will assist you in improving quality and content, as well as avoid plagiarism. Your goal is to keep direct quotations to a minimum and to make sure that you do not just cut and paste material.

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Ensure that all your references are cited. **A report less than 25% similarity index is acceptable for undergraduate level work.**

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