

CURRENT TOPICS IN PERSONALITY

Dr. Stefano I. Di Domenico

Course Overview

Personality and Personal Finance

Personality, the combination of characteristics that capture an individual's distinctive ways of thinking, feeling, and behaving, is inescapable. Everyone has a degree of psychological uniqueness. Behavioral genetics research suggests that these individual differences are, to some extent, beyond our choice or control. At the same time, research in personality psychology continues to show that many important life outcomes are conditioned and predicted by personality.

Personal finance is also inescapable. People are constantly tasked with managing their finances, from paying bills to budgeting, from retirement planning to filing taxes, and from paying debt to saving and investing. Personal finance also affects other aspects of people's lives, such as evaluating employment opportunities, planning vacations, and deciding whether to buy or rent a home. When personal finances are not at the top of people's minds, the news media often brings them back into focus, with stories about quantitative easing, inflation, tax cuts, unemployment, recession, the stock market, and more.

This seminar is an intensive examination of selected topics and research problems at the intersection of personality and personal finance. The aim is to provide students with opportunities to develop a solid foundation in contemporary research in personality, improve their financial literacy, practice their presentation and communication skills, and engage in higher-level learning (**see figure below**). This seminar assumes that all students have previously taken PSYB30H3 and that at least some students have completed PSYC30H3, indicating some familiarity with personality psychology. However, students are *not* expected to have an economics or finance background of any kind. This course aims to improve students' understanding of basic financial concepts. The hope is that students will find the course personally valuable by learning practical knowledge and skills that they may use to improve their financial decision making.

Dr. Stefano I. Di Domenico's Office Hours

Fridays 4:00 pm to 5:00 pm on Zoom.

Seminar Times

Tuesdays from 9:00 am to 11 am in MW 264

Email

2023psyd30@gmail.com

Include "PSYD30" at the start of the subject line

Office Hours Policy

By appointment only.

Course Website

This course will use the University of Toronto *Quercus* online teaching and learning environment.

Prerequisites

PSYB30H3 and [(PSYB01H3) or (PSYB04H3) or PSYB70H3] and [PSYB07H3 or STAB22H3 or STAB23H3]

Exclusion

PSY430H

Recommended Preparation

PSYC30H3 / (PSYC35H3)

Seminar Schedule

Week 1	Jan. 10	Course Overview + Financial Literacy Assessment #1
Week 2	Jan. 17	Personal(ity) Finance + Presentation Topic Selection
Week 3	Jan. 24	Special Guest Speaker
Week 4	Jan. 31	Personality and Wealth
Week 5	Feb. 7	Personality and Financial Well-Being
Week 6	Feb. 14	Personality and Saving + Quiz #1 Due
Week 7	Feb. 21	***** <i>Reading Week</i> *****
Week 8	Feb. 28	Personality and Spending + Final Exam OR Final Assignment Selection
Week 9	March 7	Personality and Debt
Week 10	March 14	Personality and Investing
Week 11	March 21	Personality and Retirement
Week 12	March 28	Personality and Investment Management and Advising + Quiz #2 Due + Financial Literacy Assessment #2
Week 13	April 4	Final Exam OR Final Assignment Submission

Components of Evaluation

- 30% Participation
- 30% Class Presentation
- 10% Quizzes
- 30% Final Exam OR Final Assignment

Individual Participation (30%). Active student participation is essential to the success of a seminar course. To encourage your involvement in all aspects of this seminar, participation will be incentivized in two ways.

1. **Reflection Assignments (10%).** Each week, from Week 2 to Week 12, you are asked to write a reflection paper. The assignment should summarize your comments and questions concerning a reading assigned for that class. The reflection assignments should range between 450 to 650 words. I will not be formally grading your reflection assignments. Instead, I will be reading them to ensure that you have made a good faith attempt to grapple with the assigned readings. You will receive 1% toward your final grade for each reflection assignment. Reflection assignments will be submitted on Quercus at 9:00 am, before the start of class. My hope is that these reflection assignments will encourage you to keep up with course readings and help you prepare for high-level participation. Late reflection assignments will not be accepted.
2. **Seminar Participation (20%).** You are asked to play an active role in advancing the seminar by making constructive contributions to class discussions each week. You are expected to make at least two comments each class. Prepare for participation. The best way to prepare is to read the required articles, formulate your ideas before class, and write your questions or opinions in advance. You can use your reflection assignments for this preparation. Use the Guidelines for Seminar Participation (page 13).

Class Presentation (30%). You will be asked to select a topic from the seminar schedule and present a reading. For your presentation, you are asked to pretend that you are the lead author of the reading and that your presentation is taking place at an academic conference. You should present the content for approximately 25 minutes and leave approximately 15 minutes for class discussion and debate. You are asked to use PowerPoint slides for your presentation. I will use the Grading Scheme (page 14) as my evaluation guide.

Quizzes (10%). Two online quizzes, hosted over Quercus, will each count 5% toward your final grade. You will have 24 hours to complete each quiz. Each quiz will consist of true-or-false and multiple choice questions. These quizzes will be relatively easy, testing basic factual knowledge about the required readings. Quiz # 1 is due on Tuesday, February 14th at 9:00 am. Quiz #2 is due on Tuesday, March 28th at 9:00 am.

Final Exam or Final Assignment (30%). For 30% of your final grade, you have the choice between writing an in-class final exam or submitting a final assignment. You will be asked to make your selection in class on February 28th.

1. **Final Exam (30%).** You will be asked to write a two-hour, hand-written exam in essay format. On April 4th, I will present a question that bears on multiple topics covered in our class. Your task will be to develop a thesis that uses as much class content as possible to support your argument. Additional details about the final exam will be discussed in class.

OR

2. **Final Assignment (30%).** You will be asked to submit a research proposal in the form of a manuscript that is fit for peer-review. The proposal must be written in APA format. The proposal must include an Abstract in addition to sections for the Introduction, Method, (Anticipated) Results, Discussion, and References. Final assignments are due at 9 am on April 4th. Students submitting late assignments will have 2% deducted from their final grade each day that their assignment is late.

Learning Outcomes

The learning outcomes in this course can be organized in two broad categories: *developmental outcomes* and *content-related outcomes*.

Developmental Outcomes

By the end of this course, students will practice and their develop skills for

- Asking questions about the role of personality and personal finance that remove assumptions and consider empirical evidence when evaluating a range of possible answers
- Respectfully and clearly communicating their thoughts about personality and personal finance to others using logic and evidence-based arguments
- Critically evaluating scientific and non-scientific information to be a better consumer of information presented in a variety of outlets (e.g., news media, financial advertisements)
- Implementing effective strategies for course work
- Identifying, evaluating, pursuing, and capitalizing on learning experiences outside of the classroom (e.g., research positions, work placements)
- Orally presenting scientific research questions and statistical findings
- Writing essays (developing a thesis, assembling evidence, and communicating the evidence in support of the thesis in a persuasive manner)

Another important developmental goal of this class is to improve students' financial literacy. To that end, financial literacy tests will be administered on January 10th and March 28th. These assessments are not components of evaluation; rather, they are intended to objectively track improvements in financial literacy.

Content-Related Outcomes

By the end of this course, students will be able to

- Develop effective strategies for consuming primary literature in personality psychology
- Appreciate the differences between basic and applied research in psychology
- Appreciate the importance of psychometric test development (e.g., reliability, validity)
- Understand a range of research designs that are appropriate for different research questions, and articulate why statistical competency is necessary for interpreting research results
- Detail the broad topic domains and research methods used in personality psychology
- Describe various - potentially divergent - theories that model how financial literacy is measured and improved
- Detail the various domains of personal finance and the empirically established associations with personality constructs
- Describe the limitations of previous studies examining the relationships between personality constructs and financial behavior
- Develop original hypotheses for future studies examining the relationships between personality constructs and financial behavior
- Explain the various ways that personality science can be applied in the financial services domain
- Generate scientific writing that demonstrates critical understanding and reflection of the relevant topics through integration of various perspectives and scientific findings
- Apply statistical knowledge a priori to create thoughtful and rigorous ways to test novel hypotheses
- Produce informed critiques of primary research and offer thoughtful ways to address key limitations
- Critically evaluate scientific and non-scientific information as to be a better consumer of information presented in a variety of outlets (e.g., financial media, social media)
- Understand a range of research designs that are appropriate for different research questions of interest
- Recognize the importance of effectively translating scientific discourse, and strengthen the ability to flexibly adapt to one's audience and platform

Seminar Readings

Unless otherwise specified, as D-Level students, you are expected to obtain the readings listed below on your own using the library resources. If you have not previously practiced finding peer-reviewed articles, you now have the occasion to learn this important skill.

*Reading available in the Files tab on Quercus

Week 1. Course Overview

Instructor and student introductions. Please carefully read the syllabus in advance.
Financial Literacy Assessment #1

Week 2. Personal(ity) Finance + Presentation Topic Selection

1. *McCrae, R. R., & Costa, P. T. Jr. (2008). The Five-Factor Theory of personality. In O. P. John, R. W. Robins, & L. A. Pervin (Eds.), *Handbook of personality: Theory and research* (pp. 159-181). New York, NY: Guilford Press.
2. *Cude, B. J. (2022). "Defining financial literacy," in *The Routledge Handbook of Financial Literacy*, eds G. Nicolini and B. J. Cude (New York, NY: Routledge), 5–17.
3. Hirshleifer, D. (2015). Behavioral finance. *Annual Review of Financial Economics*, 7, 133-159.

Week 3. Special Guest Speaker

1. *Gensler, G. (2021, May). Testimony Before the House Committee on Financial Services

Week 4. Personality and Wealth

1. Asebedo, S. D., Quadria, T. H., Chen, Y., & Montenegro-Montenegro, E. (2022). Individual differences in personality and positive emotion for wealth creation. *Personality and Individual Differences*, 199, 111854.
2. Damian, R. I., Su, R., Shanahan, M., Trautwein, U., & Roberts, B. W. (2015). Can personality traits and intelligence compensate for background disadvantage? Predicting status attainment in adulthood. *Journal of personality and social psychology*, 109(3), 473.
3. Furnham, A., & Cheng, H. (2017). Childhood Cognitive Ability Predicts Adult Financial Well-Being. *Journal of Intelligence*, 5(1), 3.

Week 5. Personality and Financial Well-Being

1. Hoffmann, A. O., & Risse, L. (2020). Do good things come in pairs? How personality traits help explain individuals' simultaneous pursuit of a healthy lifestyle and financially responsible behavior. *Journal of Consumer Affairs*, 54(3), 1082-1120.
2. Matz, S. C., Gladstone, J. J., & Stillwell, D. (2016). Money buys happiness when spending fits our personality. *Psychological science*, 27(5), 715-725.
3. Matz, S. C., & Gladstone, J. J. (2020). Nice guys finish last: When and why agreeableness is associated with economic hardship. *Journal of Personality and Social Psychology*, 118(3), 545.

Week 6. Personality and Saving

1. Asebedo, S. D., Wilmarth, M. J., Seay, M. C., Archuleta, K., Brase, G. L., & MacDonald, M. (2019). Personality and saving behavior among older adults. *Journal of Consumer Affairs*, 53(2), 488-519.
2. Hirsh, J. B. (2015). Extraverted populations have lower savings rates. *Personality and Individual Differences*, 81, 162-168.
3. Nyhus, E. K., & Webley, P. (2001). The role of personality in household saving and borrowing behaviour. *European journal of personality*, 15(S1), S85-S103.

Week 7. Reading Week

No class during reading week.

Week 8. Personality and Spending

1. Ebert, T., Götz, F. M., Gladstone, J. J., Müller, S. R., & Matz, S. C. (2021). Spending reflects not only who we are but also who we are around: The joint effects of individual and geographic personality on consumption. *Journal of Personality and Social Psychology*, 121(2), 378.
2. Gladstone, J. J., Matz, S. C., & Lemaire, A. (2019). Can psychological traits be inferred from spending? Evidence from transaction data. *Psychological science*, 30(7), 1087-1096.
3. Verplanken, B., & Herabadi, A. (2001). Individual differences in impulse buying tendency: Feeling and no thinking. *European Journal of personality*, 15(1_suppl), S71-S83.
4. Weston, S. J., Gladstone, J. J., Graham, E. K., Mroczek, D. K., & Condon, D. M. (2019). Who are the scrooges? Personality predictors of holiday spending. *Social psychological and personality science*, 10(6), 775-782.

Week 9. Personality and Debt

1. Brown, S., & Taylor, K. (2014). Household finances and the 'Big Five' personality traits. *Journal of Economic Psychology*, 45, 197-212.
2. Chhatwani, M. (2021). Mortgage delinquency during COVID-19: do financial literacy and personality traits matter? *The International Journal of Bank Marketing*, 40(3), 484-510.
3. Harrison, N., & Chudry, F. (2011). Overactive, overwrought or overdrawn? The role of personality in undergraduate financial knowledge, decision-making and debt. *Journal of Further and Higher Education*, 35(2), 149-182.
4. Rendall, S., Brooks, C., & Hillenbrand, C. (2021). The impacts of emotions and personality on borrowers' abilities to manage their debts. *International Review of Financial Analysis*, 74, 101703.

Week 10. Personality and Investing

1. Firth, C., Stewart, N., Antoniou, C., & Leake, D. (2023). The effects of personality and IQ on portfolio outcomes. *Finance Research Letters*, 51, 103464.

2. Jadow, J. W., & Mowen, J. C. (2010). Comparing the traits of stock market investors and gamblers. *Journal of Behavioral Finance*, 11(2), 67-81.
3. Kleine, J., Wagner, N., & Weller, T. (2016). Openness endangers your wealth: Noise trading and the big five. *Finance Research Letters*, 16, 239-247.
4. Mayfield, C., Perdue, G., & Wooten, K. (2008). Investment management and personality type. *Financial services review*, 17(3), 219-236.
5. Martin, B. A., Chrysochou, P., Strong, C., Wang, D., & Yao, J. (2022). Dark personalities and Bitcoin®: The influence of the Dark Tetrad on cryptocurrency attitude and buying intention. *Personality and Individual Differences*, 188, 111453.

Week 11. Personality and Retirement

1. Robinson, O. C., Demetre, J. D., & Corney, R. (2010). Personality and retirement: Exploring the links between the Big Five personality traits, reasons for retirement and the experience of being retired. *Personality and Individual Differences*, 48(7), 792-797.
2. Hershey, D. A., Jacobs-Lawson, J. M., McArdle, J. J., & Hamagami, F. (2007). Psychological foundations of financial planning for retirement. *Journal of Adult Development*, 14(1), 26-36.
3. Hershey, D. A., & Mowen, J. C. (2000). Psychological determinants of financial preparedness for retirement. *The Gerontologist*, 40(6), 687-697.

Week 12. Personality, Investment Management, and Financial Advising

1. Camgoz, S. M., Karan, M. B., & Ergeneli, A. (2017). Relationship between the Big-Five personality and the financial performance of fund managers. In *Diversity, conflict, and leadership* (pp. 137-152). Routledge.
2. Furnham, A. (2020). Recruiting, selecting, retaining, and monitoring successful investment managers: A review of a scattered literature. *Financial Planning Review*, 3(1), e1071.
3. Tauni, M. Z., Majeed, M. A., Mirza, S. S., Yousaf, S., & Jebran, K. (2018). Moderating influence of advisor personality on the association between financial advice and investor stock trading behavior. *The International Journal of Bank Marketing*, 36(5), 947-968.

The following readings are blog articles from the financial services industry. They are for general informational purposes only and cannot be selected as presentation readings.

1. *What's The Best Personality Type to Succeed as a Financial Advisor?
2. *Why The Best Sales Training Approach Depends On Your Unique Sales Personality Style
3. *Using Kolbe, MBTI, & Other Personality Profile Tools To Advance Your Career As A Financial Advisor And Help Build Your Advisory Team
4. *Gaining Better Understanding of Client Personality, Attitudes, and Values Using Psychometric Assessments

Week 13. Final Exam OR Final Assignment Submission

Two-hour cumulative final exam written in class.

-

Guidelines for Seminar Participation

Prepare to contribute by carefully reviewing the syllabus and locating the current readings and topics in relation to the course as a whole. Know why you are discussing this particular topic at this juncture in the course. Use the syllabus and lecture material to generate questions and comments in advance.

Explicitly relate or link your observations and comments to course objectives, central themes and main topics.

Ask a question that encourages someone to clarify or elaborate on a comment.

Make a comment to **link two people's contributions**.

Explain that you found another person's ideas interesting or useful, and describe why.

Build on what someone else has said. Be explicit about the way you are extending the other person's thought.

Paraphrase a point someone has already made and build on it.

Summarize several people's contributions, taking into account a recurring theme in the discussion. "It seems we have heard variations on two main points of view; on the one hand..."

Ask a question that relates to that week's course topic—for example, "Can you explain how this example illustrates the concept (course topic) of ...?"

Find a way to **express appreciation for the insights you have gained** from the discussion. Be specific about what it was that helped you understand something better.

Disagree with someone in a respectful and constructive way. You might reflect the comment back to the speaker to indicate that you have listened well. If possible, point out what is interesting or compelling in someone's comment before explaining why and how you disagree.

Presentation Grading Scheme

-

Percentage Grade Definition

90-100 Excellent: Strong evidence of subject mastery; good organization; capacity to analyze and synthesize; superior grasp of subject matter with sound critical evaluations; evidence of

extensive knowledge base; advanced the group discussion by preparing well-constructed questions; elaborated on the topics and problems of previous weeks.

- 77-89 Good: Evidence of grasp of subject matter; some evidence of critical capacity and analytic ability; reasonable understanding of relevant issues; evidence of familiarity with literature; provided enough content material for a worthwhile group discussion.
- 67-76 Adequate: Student who is profiting from his/her seminar experience; understanding of the subject matter; ability to develop solutions to simple problems in the material.
- 50-66 Marginal: Some evidence of familiarity with subject matter and some evidence that critical and analytic skills have been developed.
- 0-49 Inadequate: Little evidence of even superficial understanding of subject matter; weakness in critical and analytic skills; with limited or irrelevant use of literature.

Quercus

This course uses the University's learning management system, Quercus, to post information about the course. This includes posting readings and other materials required to complete class activities and course assignments, as well as sharing important announcements and updates. The site is dynamic and new information and resources will be posted regularly as we move through the term, so please make it a habit to log in to the site on a regular, even daily, basis. To access the course website, go to the U of T Quercus log-in page at <https://q.utoronto.ca>. Once you have logged in to Quercus using your UTORid and password, you should see the link or "card" for CURRENT TOPICS IN PERSONALITY PSYD30 H3S. You may need to scroll through other cards to find this. Click on the CURRENT TOPICS IN PERSONALITY

PSYD30 H3S link to open our course area, view the latest announcements and access your course resources. There are Quercus help guides for students that you can access by clicking on the "?" icon in the left side column.

SPECIAL NOTE ABOUT GRADES POSTED ONLINE: Please also note that any grades posted are for your information only, so you can view and track your progress through the course. No grades are considered official, including any posted in Quercus at any point in the term, until they have been formally approved and posted on ACORN at the end of the course. Please contact me as soon as possible if you think there is an error in any grade posted on Quercus.

Department of Psychology Missed Term Work Policy

For missed term work (assignments and term tests) due to illness, emergency, or other mitigating circumstances, please follow the procedures outlined below.

Note:

- The following reasons are not considered sufficient for missed term work: travel for leisure, weddings, personal commitments, work commitments, human error.
- [Missed Final Exams](#) are handled by the Registrar's Office and should be declared on eService.
- Instructors cannot accept term work any later than five business days after the last day of class. Beyond this date, accommodations are only possible via the Registrar's Office [petition process](#).

-

The email address to submit missed term work accommodation requests in **PSYD30 H3S** is:
2023psyd30@gmail.com

-

ILLNESS OR EMERGENCY accommodations:

For missed work due to ILLNESS OR EMERGENCY, complete the following process:

1. Complete the [Request for Missed Term Work Accommodations Form](#).
2. Declare your absence on [ACORN](#) (Profile & Settings > Absence Declaration)
3. Email **both** of the following items to the course email **within 2 business days** of the missed work:
 - the [Request for Missed Term Work Accommodations Form](#)
AND
 - a screenshot of your Self-Declared Absence on ACORN

Note:

- *If you are unable to submit your request within 2 business days, you must still email your instructor within the 2 business day window to explain the nature of the delay. Exceptions to the 2 business day deadline will only be made under exceptional circumstances.*
- *If your absence is declared on ACORN, we do not require any additional supporting documentation (e.g. medical notes) to support your missed term work accommodation request.*

ACADEMIC CONFLICT accommodations:

For missed term work due to an ACADEMIC CONFLICT (e.g. two midterms at the same time):

1. Complete the [Request for Missed Term Work Accommodations Form](#).
2. Take screenshots of your course Quercus pages that demonstrate the conflict.
3. Email the form and screenshots to the course email **at least two weeks (10 business days) before the date of the activity**, or as soon as possible if it was not possible to identify the conflict earlier. Requests sent after the activity deadline may not be accommodated.

Note:

- *Multiple assignments due on the same day are not considered conflicts. Students are expected to manage their time effectively to meet assignment deadlines.*
- *Back-to-back tests/quizzes are not considered conflicts. Only overlapping activities are conflicts.*
- *Students are responsible for keeping their course timetables conflict-free. Students who register in two courses with overlapping lecture/tutorial/lab schedules will not be accommodated.*

-

RELIGIOUS CONFLICT accommodations:

For missed term work due to a RELIGIOUS CONFLICT:

1. Complete the [Request for Missed Term Work Accommodations Form](#).
2. Email the form to the course **email at least two weeks (10 business days) before the date of the activity**, or as soon as possible if it was not possible to identify the conflict earlier. Requests sent after the activity deadline may not be accommodated.

ACCESSABILITY SERVICES accommodations:

For missed **TERM TESTS** due to ACCESSABILITY REASONS:

- **Contact your AccessAbility consultant** and have them email the course email detailing accommodations required.

For missed **ASSIGNMENTS** due to ACCESSABILITY REASONS:

- If your desired accommodation is **within the scope** of your Accommodation Letter (e.g. your letter includes “extensions of up to 7 days” and you need 3 days):
 1. Complete the [Request for Missed Term Work Accommodations Form](#).
 2. Email the form ***AND*** your **Accommodation Letter** to the course email specifying how many days extension you are requesting.
- If your desired accommodation is **outside the scope** of your Accommodation Letter (e.g. your letter includes “extensions of up to 7 days” but you need more time than that):
 1. **Contact your AccessAbility consultant** and have them email the course email detailing the accommodations required.

Accommodation Procedure:

After submitting your documentation, you will receive a response from your instructor or TA. This form does not guarantee that you will be accommodated. The course instructor reserves the right to decide what accommodations (if any) will be made. Failure to adhere to any aspect of this policy may result in a denial of your request. **You are responsible for checking your official U of T email and Quercus course announcements daily**, as accommodations may be time-critical.

For missed assignments, **do not wait for the instructor’s response to resume work on your assignment**. Extensions may be as short as one business day, depending on the nature of the illness/emergency. Complete your assignment as soon as you’re able, and email it to your instructor.

For an **anticipated absence** (e.g. a scheduled surgery or an illness with a prolonged recovery period), if you would like to request accommodations in advance, submit a [Verification of Illness Form Links to an external site](#) completed by your doctor AND the [Request for Missed Term Work Accommodations Form](#) to the course email. Absences can be declared up to 14 days into the future on ACORN.

Missed Accommodations

If an accommodation is granted but a continued illness/emergency prevents you from meeting its requirements, you must repeat the missed term work procedure to request additional accommodations. **Please make it clear in your subject line that you are requesting a second accommodation**. E.g. If you are given an extension but are still sick and need more time, or if you miss a make-up term test, you must submit *another* [Request for Missed Term Work Accommodations Form](#) and declare your extended absence on ACORN. *Note: In the case of a missed make-up test, an opportunity to write a second make-up test may not necessarily be provided.

Disability-Related Accommodations

Students with diverse learning styles and needs are welcome in this course. In particular, if you have a disability/health consideration that may require accommodations, please feel free to approach me and/or the AccessAbility Services Office (<http://www.utsc.utoronto.ca/ability/>) as soon as possible.

AccessAbility Services staff (located in Rm AA142, Arts and Administration Building) are available by appointment to assess specific needs, provide referrals and arrange appropriate accommodations. Please contact 416-287-7560 (tel/TTY) or email ability.utsc@utoronto.ca for more information.

The sooner you let us know your needs the quicker we can assist you in achieving your learning goals in this course.

Academic Integrity

The University treats cases of cheating and plagiarism very seriously. The University of Toronto's Code of Behaviour on Academic Matters (<http://www.governingcouncil.utoronto.ca/policies/behaveac.htm>) outlines the behaviours that constitute academic dishonesty and the processes for addressing academic offences.

Potential offences in papers and assignments include using someone else's ideas or words without appropriate acknowledgement, submitting your own work in more than one course without the permission of the instructor, making up sources or facts, obtaining or providing unauthorized assistance on any assignment.

On tests and exams cheating includes using or possessing unauthorized aids, looking at someone else's answers during an exam or test, misrepresenting your identity, or falsifying or altering any documentation required by the University, including (but not limited to) doctor's notes.

Religious Accommodations

The University has a commitment concerning accommodation for religious observances. I will make every reasonable effort to avoid scheduling tests, examinations, or other compulsory activities on religious holy days not captured by statutory holidays. According to University Policy, if you anticipate being absent from class or missing a major course activity (like a test, or in-class assignment) due to a religious observance, please let me know as early in the course as possible, and with sufficient notice (at least two to three weeks), so that we can work together to make alternate arrangements.

Equity, Diversity, Inclusion

The University of Toronto is committed to equity, human rights and respect for diversity. All members of the learning environment in this course should strive to create an atmosphere of mutual respect where all members of our community can express themselves, engage with each other, and respect one another's differences. U of T does not condone discrimination or harassment against any persons or communities.