

INVESTMENTS  
MBA 672  
Online Studies Syllabus



## Course Description

This course will provide an introduction to the concepts of investing and emphasize the application of investment topics by addressing the basic types of securities and how they fit in the total portfolio picture. The course will cover the process of analyzing securities, the decision-making process behind including these assets in an investment portfolio, and buying and selling (trading) them in the marketplace. In addition to exploring investment practices, students will also be exposed to the various asset classes, financial instruments, mutual funds, ETFs, indexes, macroeconomic analysis, industry analysis, equity valuation and financial statement analysis, and portfolio performance including fees and taxes.

## Student Competencies

- Understand the selection of investments in a global market.
- Understand securities markets indexes.
- Evaluate portfolio management.
- Analyze asset pricing models.
- Analyze financial statements.
- Summarize security valuation.
- Compare company analysis and stock valuation.
- Articulate technical analysis.

## Assessment Criteria

Assignment	Online
Written Reflection Assignments (7 @ 25 points/each)	175
Discussion Questions (16 @ 25 points/each)	400
Quizzes (7 @ 25 points/each)	175
Final Paper	250
<b>Total</b>	<b>1,000</b>

### Grading Scale:

930+	A	93-100%
900-929	A-	90-92%
870-899	B+	87-89%
830-869	B	83-86%
800-829	B-	80-82%
770-799	C+	77-79%
730-769	C	73-76%
700-729	C-	70-72%
670-699	D+	67-69%
630-669	D	63-66%
600-629	D-	60-62%
0-599	F	0-59%

## Resource Inventory

Reilly, F., & Brown, K. (2012). *Investment analysis & portfolio management*. Mason, OH: South-Western Cengage Learning. // ISBN: 9780538482387

*The Holy Bible*

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Barber, B. & Odean, T. (2011, Sept.). The behavior of individual investors. Retrieved from <https://www.umass.edu/preferen/You%20Must%20Read%20This/Barber-Odean%202011.pdf>

Heskett, J.L. (2017, October 2). Do Bitcoin and digital currency have a future? *Harvard Business School, Working Knowledge*. Retrieved from <https://hbswk.hbs.edu/item/do-bitcoin-and-digital-currency-have-a-future>

Di Maggio, M., Franzoni, F., Kermani, A., & Sommavilla, C. (2017, July 17). The relevance of broker networks for information diffusion in the stock market. *Harvard Business School, Working Knowledge*. Retrieved from <https://hbswk.hbs.edu/item/the-relevance-of-broker->

[networks-for-information-diffusion-in-the-stock-market](#)

Nobel, C. (2017, July 5). Are stockbrokers illegally leaking confidential information to favored clients? *Harvard Business School, Working Knowledge*. Retrieved from <https://hbswk.hbs.edu/item/are-stockbrokers-illegally-leaking-confidential-information-to-favored-clients>

Blanding, M. (2017, June 13). Why global investments are still a good bet. *Harvard Business School, Working Knowledge*. Retrieved from <https://hbswk.hbs.edu/item/why-global-investments-are-still-a-good-bet>

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**Research Articles:** Locate articles by accessing the Belhaven Library Online  
<http://belhaven.libguides.com/az.php>

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# Expectations of Online Studies Students

## **Attendance**

Attendance will be recorded online by Monday of each unit for the preceding unit. Students are to be marked as present if they interact with the course through submitting a paper, posting to a discussion forum, or taking a quiz.

## **Due Dates**

A unit is considered to be Sunday (Day 1) – Saturday (Day 7). However, you are encouraged to “Observe the Sabbath day and keep it holy.” Good time management is essential to career and academic success. Early submissions of assignments and discussion responses are encouraged. Assignments submitted late will be subject to a 30% reduction for each day they are late up to two days and will not be accepted late after two days. Due dates are posted to the assignments.

## **Communication**

Communicate questions directly to the professor, except in cases where you need to contact technical support. Your Belhaven University email address will be utilized for the class, so check it frequently.

## **Required Formatting**

The required formatting for your papers, assignments, projects, discussions, or anything else that may be research based is the *Publication Manual of the American Psychological Association* (APA). APA information in Canvas can be located by clicking on Resources and then Academic Help.

## **Plagiarism**

Belhaven University subscribes to a third-party plagiarism detection service. Any assignment the instructor chooses to have checked for plagiarism will automatically be submitted to Turnitin once you have completed it.

Plagiarism involves the presentation of some other person’s work or idea as if it were the work of the presenter either intentionally or unintentionally. Plagiarism includes submitting a paper or parts of a paper written by someone other than the student. Plagiarism also includes quoting from source materials without using quotation marks or block indentations to show that the material was quoted as required in acceptable documentation. Self-plagiarism is also a violation and is defined as using one’s own prior work to gain credit for current works of the learner without properly citing the original source, such as a previous paper or homework activity. For more information regarding plagiarism, access <http://www.plagiarism.org>.

The Bible teaches that God honors honesty and fair dealing. God will bless the person who “walks blamelessly and does what is right and speaks truth” from the heart (Psalm 15:2; see also Proverbs 20:7). Only responsible, honest research fulfills this high ethical standard. Good research and writing is hard work. The Bible also teaches that God blesses diligent, righteous labor (Proverbs 12:24, 27). The Bible stresses that work should be performed in such a manner as will please God (Colossians 3:22-24).

## **Responsible Research**

Responsible research is a critical component of education, and any individual conducting research must learn how to investigate, read, understand, systematize, interpret, and finally explain complex ideas and issues in writing. An individual conducting research must also understand that ideas found in literature, media presentations, interviews or any other form of media do not belong to the researcher and therefore must be given credit through proper documentation. It is required that every person conducting research provides proper credit through correct use of documentation not only to prevent plagiarism, but also to demonstrate respect to the originator of the idea. To ensure that all papers possess originality, faculty members will use Turnitin. Any paper exceeding 20% of non-original material or noticeable undocumented information will be subject to a discount in points at the discretion of the faculty.

## **Originality**

Unit writing and papers will be evaluated for originality using Turnitin. Belhaven University encourages a high degree of originality in writing. Quoted material should seldom be used and must be limited to phrases that cannot be paraphrased or summarized without losing their effectiveness. Students are required to cite and reference all sources of information and images using APA style. APA information in Canvas can be located by clicking on Resources and then Academic Help. Non-originality exceeding 20% on papers will be subject to discount at the professor's discretion and students may be referred to a writing lab for assistance with originality.

## **Specific Practices to Avoid**

- Do not attempt to get a research paper from the Internet (or anywhere else) and submit as your paper. This is dishonest and unethical.
- Do not copy from any book, article, or encyclopedia and submit this for your paper. This is not acceptable research.
- Include references (including source and page numbers) which document every source upon which you have in any way relied for each paragraph of your paper. If sources are not properly referenced, the student has cheated the sources out of deserved credit and cheated readers out of valuable information.
- Do not use material from any other student's paper or work unless you give that student full credit in reference notes.

# Summary of Assignments

## Reflection Assignments

Written reflection assignments must be APA compliant and include a title page, appropriate citations, and references. The professor will post Unit Assignments on the first day of each unit (Sunday). Assignments are due no later than 11:59 p.m. (CT) on Saturday (Day 7). Earlier submissions are encouraged.

## Discussion Questions

The professor will post discussion questions on the first day of each weekly unit (Sunday). You should respond to the initial discussion questions no later than 11:59 p.m. (CT) each subsequent Wednesday. Responses to classmate's discussion questions are due Saturday at 11:59 p.m. for each unit. Early postings are encouraged.

Initial discussion question responses must be a minimum of 250 words each. When indicated, a response to a classmate must be at least 100 words. Fewer than this will automatically result in a significant reduction in one's grade. One initial response and one response to a classmate's posting are required for each question.

You must mention the person's name to whose comments you are responding and quote what aspect of his or her post you are addressing. Without either, it is not possible to see the direction of your comments and the comments will not receive any points.

## Unit Quizzes

Students will complete unit quizzes on all reading assignments and lectures. Quizzes are available once all unit lectures have been viewed. Unit quizzes must be completed by Saturday at 11:59 p.m. (CT). Only after 11:59 p.m. (CT) on Saturday will correct answers for quizzes be posted.

## Final Paper

The final paper covers the topics discussed and presented in the course. This assignment is due in Unit 8.

Prepare the Final Paper using the following guidelines:

- 3,000 – 3,500 words
- APA-compliant formatting, including title and reference pages
- Include Biblical Foundations application section (500 words minimum)
- Minimum of eight scholarly references

# UNIT ONE

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## Topics

- Global investment perspective
- Currency exchange rates
- Diversifying in international markets

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## Unit Activities

- Review the course Syllabus.
- Explore the online [Library](#) and [Academic Help](#) pages.
- Read assigned materials.
- View lectures.
- Complete unit quiz.
- Respond to discussion questions.
- Submit writing assignment(s).

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## Reading Assignments

- Chapter 3 – Selecting Investments in a Global Market (Reilly & Brown text)
- Blanding, M. (2017, June 13). Why global investments are still a good bet. *Harvard Business School, Working Knowledge*. Retrieved from <https://hbswk.hbs.edu/item/why-global-investments-are-still-a-good-bet>
- Heskett, J.L. (2017, October 2). Do Bitcoin and digital currency have a future? *Harvard Business School, Working Knowledge*. Retrieved from <https://hbswk.hbs.edu/item/do-bitcoin-and-digital-currency-have-a-future>

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**Discussion Questions:** Post your initial responses to the discussion forum by Wednesday 11:59 p.m. and respond to the discussion of others by Saturday 11:59 p.m.

- **Discussion Question 1 (25 points)**
  - Recently Bitcoin has risen dramatically in price. Some economists believe that Bitcoin and other digital/cryptocurrencies are merely a ‘fad’. Other economists and investors believe digital and cryptocurrencies will replace government issued currencies. Discuss digital and cryptocurrencies. What are they? Why are they becoming popular? What is causing the rapid increase in their popularity and the dramatic increase in the trading price of Bitcoin and other cryptocurrencies?
  - Requirements: 250 words minimum initial post, 100 words minimum reply
- **Discussion Question 2 (25 points)**
  - Many investors believe that international diversification reduces portfolio risk. Other investors believe that international investing introduces additional risk. Discuss the advantages and risks of international diversification investing.
  - Requirements: 250 words minimum initial post, 100 words minimum reply

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**Writing Assignment:** Submit by Saturday 11:59 p.m.

- **Reflection Assignment** (*25 points*)
  - Prompt: Reasons for Global Investments – During the past 20 years investments in global (non-U.S. companies has grown dramatically. Please write a reflection paper about the changes that caused the increase in foreign investments—investments in non-U.S. companies. There are three interrelated reasons that U.S. investors should consider when constructing global investment portfolios.
  - Requirements: 500 words minimum, APA formatting

## UNIT TWO

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### Topics

- Uses of security market indexes
- Differentiation between alternative indexes
- Major stock market indexes

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### Unit Activities

- Read assigned materials.
- View lectures.
- Complete unit quiz.
- Respond to discussion questions.
- Submit writing assignment(s).

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### Reading Assignments

- Chapter 5— Security-Market Indexes (Reilly & Brown text)
- Nobel, C. (2017, July 5). Are stockbrokers illegally leaking confidential information to favored clients? *Harvard Business School, Working Knowledge*. Retrieved from <https://hbswk.hbs.edu/item/are-stockbrokers-illegally-leaking-confidential-information-to-favored-clients>
- Read the following verses of scripture:
  - Ecclesiastes 11:1-6 and Leviticus 19:22-25

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**Discussion Questions:** Post your initial responses to the discussion forum by Wednesday 11:59 p.m. and respond to the discussion of others by Saturday 11:59 p.m.

- **Discussion Question 1 (25 points)**
  - Investment diversification is a principle that investors follow. Is the principle of investment diversification that is used by investors in our society based upon biblical principles or are there other motives for investment diversification?
  - Requirements: 250 words minimum initial post, 100 words minimum reply
- **Discussion Question 2 (25 points)**
  - Discuss the major stock-market indexes used in the United States and globally. What are their characteristics?
  - Requirements: 250 words minimum initial post, 100 words minimum reply

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**Writing Assignment:** Submit by Saturday 11:59 p.m.

- **Reflection Assignment (25 points)**
  - Prompt: Uses of security-market indexes – Please write a reflection paper about the uses of security-market indexes. How are they constructed and differentiated? How are they used as benchmarks? Why should investors examine numerous security-

market indexes to evaluate the performance of their investments? Integrate Leviticus 19:22-25 and Ecclesiastes 11:1-6 into the reflection paper.

- Requirements: 500 words minimum, APA formatting

## UNIT THREE

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### Topics

- Risk aversion
- Rate of return
- Relationship between covariance and correlation
- Portfolio diversification
- Efficient frontier

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### Unit Activities

- Read assigned materials.
- View lectures.
- Complete unit quiz.
- Respond to discussion questions.
- Submit writing assignment(s).
- Submit final paper topic for approval (*if applicable*)

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### Reading Assignments

- Chapter 7 – An Introduction to Portfolio Management (Reilly & Brown text)

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**Discussion Questions:** Post your initial responses to the discussion forum by Wednesday 11:59 p.m. and respond to the discussion of others by Saturday 11:59 p.m.

- **Discussion Question 1 (25 points)**
  - Discuss and explain covariance and correlation. What is their importance in portfolio theory? What is the relationship between covariance and the correlation coefficient?
  - Requirements: 250 words minimum initial post, 100 words minimum reply
- **Discussion Question 2 (25 points)**
  - Why do similar assets of the same type show positive covariances of returns with each other? Do you expect positive covariances of returns between different types of assets, such as, returns of Treasury bills, General Electric common stock and commercial real estate?
  - Requirements: 250 words minimum initial post, 100 words minimum reply

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**Writing Assignment:** Submit via Canvas submission link prior to class.

- **Reflection Assignment (25points)**
  - Prompt: Optimum portfolio combines investments – Please write a reflection paper about optimizing investments in a portfolio. Global investing needs to be included. Many foreign stock and bond investments provide superior rates of return compared with U.S. securities. They have low correlations with U.S. stock and bond portfolios (Chapter 3). Discuss how the inclusion of foreign securities in a portfolio will help to reduce the overall risk of the portfolio and, in fact, may increase the rate of return to

- the portfolio.
- o Requirements: 500 words minimum, APA formatting

## UNIT FOUR

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### Topics

- Capital market theory
- Capital Market Line (CML)
- Capital Asset Pricing Model (CAPM)
- Security Market Line (SML)

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### Unit Activities

- Read assigned materials.
- View lectures.
- Complete unit quiz.
- Respond to discussion questions.
- Submit writing assignment(s).

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### Reading Assignments

- Chapter 8 – An Introduction to Asset Pricing Models (Reilly & Brown text)
- Di Maggio, M., Franzoni, F., Kermani, A., & Sommavilla, C. (2017, July 17). The relevance of broker networks for information diffusion in the stock market. *Harvard Business School, Working Knowledge*. Retrieved from <https://hbswk.hbs.edu/item/the-relevance-of-broker-networks-for-information-diffusion-in-the-stock-market>
- Read the following verses of scripture:
  - Matthew 25:14-30 and Luke 14:13-14

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**Discussion Questions:** Post your initial responses to the discussion forum by Wednesday 11:59 p.m. and respond to the discussion of others by Saturday 11:59 p.m.

- **Discussion Question 1 (25 points)**
  - The CAPM contends that there is systematic and unsystematic risk for an individual security. Which is the relevant risk variable and why is it relevant? Why is the other risk variable not relevant?
  - Requirements: 250 words minimum initial post, 100 words minimum reply
- **Discussion Question 2 (25 points)**
  - Many people entrust their investments with investment advisers. How does a Christian who trusts an investment adviser make the investment adviser accountable for the results of the investing? Does the investment adviser need the approval of the investor prior to making investments? If so, does this modify the accountability standard? Is an individual without investment expertise able to approve an investment plan proposed by an investment adviser? See Matthew 25:14-30.
  - Requirements: 250 word minimum initial post, 100 words minimum reply.

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**Writing Assignment:** Submit by Saturday 11:59 p.m.

- **Reflection Assignment (25 points)**
  - Prompt: Please write a paper about the qualification process to serve as an investment adviser. Does an investment adviser have to acquire certifications to serve as an investment adviser? Do investment advisers have to be licensed? What are the qualifications necessary to serve as an investment adviser? Please integrate Matthew 25:14-30 and Luke 14:13-14 into the paper. You may use other biblical references.
  - Requirements: 500 words minimum, APA formatting

## UNIT FIVE

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- Major financial statements
- Uses of financial ratios
- DuPont analysis
- Major financial ratios used by financial analysts

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### Unit Activities

- Read assigned materials.
- View lectures.
- Complete unit quiz.
- Respond to discussion questions.
- Submit writing assignment(s).

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### Reading Assignments

- Chapter 10 – Analysis of Financial Statements (Reilly & Brown text)

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**Discussion Questions:** Post your initial responses to the discussion forum by Wednesday 11:59 p.m. and respond to the discussion of others by Saturday 11:59 p.m.

- **Discussion Question 1 (25 points)**
  - Financial ratios can be divided into four categories, depending upon the purpose of the analysis. Discuss the four categories: internal liquidity, operating performance, risk analysis and growth analysis.
  - Requirements: 250 words minimum initial post, 100 words minimum reply
- **Discussion Question 2 (25 points)**
  - Discuss the components of business risk. Discuss how the components affect the variability of operating earnings (EBIT).
  - Requirements: 250 words minimum initial post, 100 words minimum reply

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**Writing Assignment:** Submit by Saturday 11:59 p.m.

- **Reflection Assignment (25 points)**
  - Prompt: Overall purpose of financial ratios – Please write a reflection paper about the purposes of financial ratios. Include a discussion of their use relative to the economy, the firm's industry, the firm's main competitors, and the firm's past relative ratios.
  - Requirements: 500 words minimum, APA formatting

# UNIT SIX

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## Topics

- Investment decision process
- Valuation of bonds
- Preferred and common stocks
- Valuation of bonds
- Valuation approaches

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## Unit Activities

- Read assigned materials.
- View lectures.
- Complete unit quiz.
- Respond to discussion questions.
- Submit writing assignment(s).

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## Reading Assignments

- Chapter 11 – An Introduction to Security Valuation (Reilly & Brown text)

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**Discussion Questions:** Post your initial responses to the discussion forum by Wednesday 11:59 p.m. and respond to the discussion of others by Saturday 11:59 p.m.

- **Discussion Question 1 (25 points)**
  - What is the benefit of analyzing the market and alternative industries before individual securities?
  - Requirements: 250 words minimum initial post, 100 words minimum reply
- **Discussion Question 2 (25 points)**
  - Discuss why the two valuation approaches (present value of cash flows and the relative valuation ratios) are competitive or complementary.
  - Requirements: 250 words minimum initial post, 100 words minimum reply

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**Writing Assignments:** Submit by Saturday 11:59 p.m.

- **Reflection Assignment (25 points)**
  - Prompt: Investment decision process – Write a reflection paper and describe investors' use various investment selection methods. We have concentrated on the top-down, three-step approach and the bottom-up decision-making processes. Discuss these approaches. Which do you believe provides better results? Why?
  - Requirements: 500 words minimum, APA formatting

## UNIT SEVEN

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- Topics
- Differentiating between company analysis and stock valuation
- Valuation techniques
- Differences in growth models

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### Unit Activities

- Read assigned materials.
- View lectures.
- Complete unit quiz.
- Respond to discussion questions.
- Submit writing assignment(s).

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### Reading Assignments:

- Chapter 14 – Company Analysis and Stock Valuation (Reilly & Brown text)

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**Discussion Questions:** Post your initial responses to the discussion forum by Wednesday 11:59 p.m. and respond to the discussion of others by Saturday 11:59 p.m.

- **Discussion Question 1 (25 points)**
  - Discuss the major assumptions of the growth duration model. Why would these assumptions present a problem? Please integrate scripture into your discussion.
  - Requirements: 250 words minimum initial post, 100 words minimum reply
- **Discussion Question 2 (25 points)**
  - Why is it not feasible to use the dividend discount model in the valuation of a true growth company?
  - Requirements: 250 words minimum initial post, 100 words minimum reply

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**Writing Assignment:** Submit by Saturday 11:59 p.m.

- **Reflection Assignment (25 points)**
  - Prompt: Price/cash flow ratio – Please write a reflection paper about the price/cash flow ratio. Why has it become a popular measure of relative value during the recent past? What factors help explain a difference in this ratio for two firms?
  - Requirements: 500 words minimum, APA formatting

## UNIT EIGHT

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### Topics

- Differentiating a derivative security from fundamental securities
- Organization of derivative security markets
- Uses of derivative securities for arbitrages and cash flow restructurings

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### Unit Activities

- Read assigned materials.
- View lectures.
- Respond to discussion questions.
- Submit final paper.

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### Reading Assignments

- Chapter 20 – An Introduction to Derivative Markets and Securities (Reilly & Brown text)
- Review all Scriptures discussed in this course.

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**Discussion Questions:** Post your initial responses to the discussion forum by Wednesday 11:59 p.m. and respond to the discussion of others by Saturday 11:59 p.m.

- **Discussion Question 1: (25 points)**
  - Discuss why the difference between put and call prices depends upon whether the underlying security pay a dividend during the life of the contracts.
  - Requirements: 250 words minimum initial post, 100 words minimum reply
- **Discussion Question 2: (25 points)**
  - Discuss how call and put options can provide a leveraged way of investing in the stock market and enables investors to hedge their risk completely. Include a discussion about the circumstances under which the addition of an option will increase or decrease portfolio risk.
  - Requirements: 250 words minimum initial post, 100 words minimum reply

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**Writing Assignment:** Submit by Saturday 11:59 p.m.

- **Final Paper (250 points)**
  - Prompt: Global Market Investing – Investors who want to maximize their investment returns must consider investing in foreign securities in addition to their domestic investments. Foreign securities are often considered more risky than domestic investments. Please prepare a paper that discusses investing in foreign securities. What should be considered when deciding whether to invest in foreign securities? Would a Christian invest in companies that are anti-Christian? Include a discussion of exchange rate risk and country risk. Foreign economic, political, and legal risks should be included in the paper. Include any other risks that you deem important. Integrate the Bible passages referenced in this course into the paper. What is the

Christian investment perspective? How does it differ from the secular perspective?

- Requirements: 3,000-3,500 words minimum, APA formatting (includes 500-word Christian worldview section)
- The Christian worldview section should be formatted into the following three subsections:
  - Christian worldview regarding the course
  - Biblical passages related to the course
  - comparison of secular and Christian perspectives related to the course

## APPENDIX A

### Discussion Post Rubric

<b>Criteria</b>	<b>Proficient 66-100% of available points</b>	<b>Acceptable 40-65% of available points</b>	<b>Needs Improvement 0-39% of available points</b>
General presentation Max Points __	Addresses the question(s) posed completely. Presents assertions in a logical, thorough manner that reflects a high level of graduate critical thinking. Demonstrates good understanding of the question.	Addresses the question but the discussion may be superficial in some respects. Does not demonstrate application or critical analysis of the question at a very high level. Demonstrates some understanding of the question.	May not address the question posed. Does not demonstrate understanding of the issue. Does not appear that learner tried to apply concepts or understand the issues. .
Use of concepts Max Points __	Uses, cites and references concepts from the course materials or other sources. Demonstrates application of course concepts.	May use some concepts but may not cite and reference the concepts that support the writer's assertions. May use course concepts in a superficial way.	Does not use course concepts or may use concepts in a very superficial way that does not demonstrate graduate level critical thinking
Communication Max Points __	Demonstrates graduate level proficiency in communication. Post is free of grammar and mechanical errors. Post meets the required minimum word count.	Post has grammar or mechanical errors. Post may be slightly short of required length.  The post rambles from idea to idea and is hard to follow.	Post has a high level of grammar or mechanical errors. Post does not demonstrate graduate level communication proficiency. Post is far short of required length.
Reply post (if required) Max points __	Reply post is substantive, clearly communicated and adds to the ongoing discussion and conversation on the issue.	Reply post is present. Post makes some relevant point but does not advance the conversation as well as a proficient post. Post may lack enough length to make a substantial point.	Reply post is present but basically restates the premise of the original post. Reply post does not add new perspective or contribute to the discussion in any substantial way.

## Writing Rubric

Criteria	Proficient 85-100% of criteria points	Acceptable 75-84% of criteria points	Needs Improvement 50-74% of criteria points	Unacceptable Below 50% of criteria points
<b>Critical thinking 35% of total assignment points</b>	Thoroughly addresses the question or issue posed. Demonstrates a high graduate level of critical thinking, including ability to apply, critically analyze or evaluate concepts of the course. Demonstrates nuance of thought or detailed synthesis of ideas.	Addresses the issue(s) posed. Critical thinking and analysis may be more superficial than high quality, or may lack depth of thinking in some areas.	Addresses the issue(s) posed but done so on a superficial level. May omit analysis of some parts of the question.	Quality below needs improvement level. Does not demonstrate graduate level critical thinking.
<b>Integration of concepts 35% of total assignment points.</b>	Cites and references concepts from the text or other sources. All assertions are supported by high-quality sources. Biblical positions are supported by specific scriptures.	Writer uses concepts from the course, but does not cite and reference them. Writer may make some assertions that lack support. Integration of course concepts may not be consistent. Biblical positions may lack specific scriptural support.	Writer makes assertions that are not supported by sources or scripture. Writer may rely on the writer's own opinion instead of sources.	Paper does not use any concepts from the course.
<b>Writing 20% of total assignment points</b>	Writing is clear and free of mechanical errors. Demonstrates a high degree of proficiency in graduate level communication. Excellent adherence to APA and format rules. Paper meets length and source requirements, if any.	Paper may have APA, format or mechanical errors, but not to a distracting degree. Communication level is good, but may not be as proficient as proficient communication. Paper may fall short of some length or source requirements.	Paper has poor compliance with APA. Writing may have a distracting level of mechanical errors. Does not demonstrate graduate level communication proficiency. Paper may be short of length requirement or may be short of number of required sources.	Paper clearly does not demonstrate graduate level communication.
<b>Originality 10% of total assignment points.</b>	Paper has a low match score or demonstrates the ability to build on the ideas of others without using the original language. Work is clearly that of the learner.	Match may exceed 20%, or writing otherwise demonstrates too much reliance on the words of others. Even if cited correctly, learner may rely too much on direct quoted material rather than one's own critical analysis.	Match is over 30%, or learner clearly appropriates the work of others. Learner recycled large portions of the learner's own previous work without further development.	Most of paper was recycled or appropriated directly from other sources.
<b>Total Points</b>		Note: Instructor may grade the entire paper as zero points if blatant plagiarism is detected.		