



Course Syllabus
FYOS 1001: First Year Odyssey Seminar
CRN 61245: Risky Business
Fall 2024

SCHEDULE

Wednesdays from 3 pm to 5 pm in Benson C006

First day of class: 08/14/2024

Last day of class: 10/02/2024

INSTRUCTOR

Dr. Siddharth Vij (<https://siddharthvij.com/>)

Assistant Professor of Finance

Terry College of Business, University of Georgia

Email: siddharth.vij@uga.edu (preferred contact option)

Office: Amos B324

Student Drop-In Hours (in person): Wednesday 2 pm to 3 pm, and by appointment

Student Drop-In Hours (on Zoom): By appointment (Link: <https://zoom.us/my/siddharthvij>)

PREREQUISITES

None.

FYOS: GENERAL COURSE INFORMATION

Description

A seminar to engage first-year students in the academic culture of the University. Seminars will promote meaningful academic dialogue between students and faculty in a small class setting that encourages reflective thinking and learning to learn. Varied topics based on faculty scholarship. Exploration of the unique learning environment at UGA, including opportunities to engage in research, public service, and varied forms of instruction both on campus and globally.

Objectives

This course will:

- Enhance student-faculty interaction in a small class setting
- Document academic dialogue through writing, revision, and resubmission
- Open channels of communication between students and faculty
- Develop students' skills for creative thought and effective reasoning
- Promote intentional and reflective learning
- Expose students to opportunities to engage in research, public service, and varied forms of instruction both on campus and globally (e.g., study abroad, practicums, internships)

- Expose students to campus events that highlight an aspect of the mission of the University

RISKY BUSINESS: COURSE INFORMATION

Description and Objectives

We constantly make decisions in the face of uncertainty, that is, risky decisions. In this seminar, you will learn what risk is, how it is measured, and how it can be managed. We will start by understanding how the modern theory of risk has developed over many centuries. You will do exercises to grasp how individuals react to risky situations. Simple insights from probability and statistics will enable us to think about how some risks can be easily avoided while others can only be managed. Financial markets play a key role in risk management. We will discuss various financial instruments, and how they enable individuals and businesses to transfer risk, and at what price. While our focus will be on finance, the seminar will include examples and insights from fields such as psychology, public health, sports, and many others.

At the end of the course, you should be able to grasp the fundamental role of risk in almost all human endeavors. You should be able to identify different types of risk and understand the tools available to eliminate or manage them.

UNIVERSITY HONOR CODE & ACADEMIC HONESTY POLICY

UGA Student Honor Code: *"I will be academically honest in all of my academic work and will not tolerate academic dishonesty of others."* A Culture of Honesty, the University's policy and procedures for handling cases of suspected dishonesty, can be found at honesty.uga.edu.

As a University of Georgia student, you have agreed to abide by the University's academic honesty policy. Lack of knowledge of the academic honesty policy is not a reasonable explanation for a violation. Questions related to course assignments and the academic honesty policy should be directed to the instructor.

COURSE MATERIALS

There is NO required text for this course. All course material will be posted on eLC.

COURSE GRADING

The course grade will be determined as follows:

Participation	10%
In-Class Reflections	35%
Take-home Assignments	30%
Class Presentation	15%
University Events	10%

The final grade will be based on the total points earned on the material listed above, weighted as indicated. These total points will be translated into a letter grade based on the following scheme:

A : >=93% **A-** : 90-92.9% **B+** : 87-88.9% **B** : 83-86.9% **B-** : 80-82.9%
C+ : 77-79.9% **C** : 73-76.9% **C-** : 70-72.9% **D** : 60-69.9% **F** : <60%

Below, each of the grading components are described in detail.

PARTICIPATION

The participation grade will reward the quality, not quantity, of your contribution to in-class discussion. Your behavior in class should respect your classmates' desire to learn. Disturbing the class by chatting with your neighbors or using audible electronic devices will not be appreciated. Repeated transgressions will hurt your participation grade.

IN-CLASS REFLECTIONS

At the end of class, I will give you 10-15 minutes to write a paragraph reflecting on the themes of that session. This in-class reflection will take place for each class session from session 2 to session 7. I will grade the reflection on effort, i.e., as long as you make a genuine effort to engage with the themes of the session, you will get full credit. Your best **five** out of six reflections will count for grading purposes.

TAKE-HOME ASSIGNMENTS

We will have two take-home assignments during the course. You will have a week to complete the assignment. One of the assignments will be quantitative. Further details will be provided in class.

CLASS PRESENTATION

In our last class, each student will make a short presentation (approx. 5 minutes) on a topic related to the course material. Further details will be provided in class.

UNIVERSITY EVENTS

As part of the FYOS, you are required to attend three university events. A list of potential events is available here: <https://fyo.uga.edu/BrowseEvents.aspx>.

By the end of the semester, you should send me a document listing the three events you attended. For one of the three events, put yourself in the shoes of the event organizer, and write a paragraph describing the major risks to successful completion of the event. Write an additional paragraph on steps you would take to manage those risks.

The document with the list of three events and two paragraphs on one of the events will be due December 11, 2024.

COMMUNICATIONS AND ASSISTANCE

The best way to contact me is via email. I will aim to answer all emails within 24 hours. If you do not get a response within that time frame, please feel free to follow up. When emailing, please start the subject line with “FYOS”.

WELL-BEING RESOURCES

UGA Well-being Resources promote student success by cultivating a culture that supports a more active, healthy, and engaged student community.

Anyone needing assistance is encouraged to contact Student Care & Outreach (SCO) in the Division of Student Affairs at 706-542-8479 or visit sco.uga.edu. Student Care & Outreach helps students navigate difficult circumstances by connecting them with the most appropriate resources or services. They also administer the Embark@UGA program which supports students experiencing, or who have experienced, homelessness, foster care, or housing insecurity.

UGA provides both clinical and non-clinical options to support student well-being and mental health, any time, any place. Whether on campus, or studying from home or abroad, UGA Well-being Resources are here to help.

- Well-being Resources: well-being.uga.edu
- Student Care and Outreach: sco.uga.edu
- University Health Center: healthcenter.uga.edu
- Counseling and Psychiatric Services: caps.uga.edu or CAPS 24/7 crisis support at 706-542-2273
- Health Promotion/ Fontaine Center: healthpromotion.uga.edu
- Disability Resource Center and Testing Services: drc.uga.edu

Additional information, including free digital well-being resources, can be accessed through the UGA app or by visiting <https://well-being.uga.edu>.

INCLUSIVE EXCELLENCE

The Terry College of Business is committed to promoting an inclusive learning and working environment among its students, faculty, and staff. This class welcomes the open exchange of ideas and values freedom of thought and expression and provides a professional environment that recognizes the inherent worth of every person. It aims to foster dignity, understanding, and mutual respect among all individuals in the class.

USE OF AI RESOURCES

You might find generative AI technologies, such as ChatGPT, useful when it comes to understanding some of the concepts in this course. You are welcome to ask their assistance for such purposes. At the same time, you should be aware of the limitations of these resources. They sometimes give answers/explanations that are incomplete or incorrect.

CHANGES TO THE SYLLABUS

The course syllabus is a general plan for the course; changes might be necessary as the course progresses. All major deviations will be announced in class, and an amended syllabus will be posted on eLC.

COURSE OUTLINE

(The topic schedule is subject to change according to the progress of the class)

Session*	Date	Topics Covered
1**	August 14	Introduction
2	August 21	Development of the modern theory of risk
3	August 28	Measuring risk using probability and statistics
4	September 4	Types of risk and the risk-return tradeoff
5	September 11	Approaches to managing risk
6	September 18	Risk management applications: Banking and Insurance
7	September 25	Risk management applications: Derivatives
8	October 2	Presentations

* Class will meet from 3 pm to 5 pm. We will have a 20-minute break in the middle of each session.

**Since we are supposed to meet for only 7.5 weeks, the first class will only be a half-session, i.e., we will end at 3.50 pm.