

## CS CFFS 5250 - Retirement Planning and Employee Benefits

### Spring 2021, 3 credit hours, U/G & G

**Course Time:** M/W 9:35 – 10:55 AM

**Instructor:** Sunwoo Lee (Tessa), Xianhua Zai (Emma), Backup: Sherman D. Hanna

**Email:** lee.8148@osu.edu, zai.2@osu.edu, hanna.1@osu.edu

**Office Hours:** By appointment

### Course Overview

#### Description / Rationale

This course is an introduction to retirement planning concepts, procedures and issues, with particular attention to designing retirement strategies to meet diverse client needs. Special attention will be given to qualified plans, tax-advantaged plans, and non-qualified plans that can be utilized to meet retirement needs.

As an upper level financial planning course, it is expected that you read each chapter that is assigned so that class time can be spent as productively as possible. We are happy to clarify any questions from the text, but we do not want to spend our limited class time defining terms. Class time will be used for discussing key concepts from the chapter, working out application problems, and applying concepts to new hypothetical client situations.

#### Relation to Other Courses

This course is part of the coursework in the CFFS program at Ohio State University that will meet the education requirement for the Certified Financial Planner® <https://www.cfp.net/become-a-cfp-professional/cfp-certification-requirements/education-requirement>

**Prerequisites:** CSCFFS 3260

### CFP® Board Student Centered Learning Objectives

1. Retirement Needs Analysis
  - a. Identify and evaluate the assumptions used in analyzing retirement needs including: age at retirement, cash inflows and outflows in various stages of retirement, goal priority and importance, longevity, rate of investment return, market volatility, and effects of inflation.
  - b. Recognize the potential sources of income during retirement including social security, employer plan benefits, personal savings and investments, individual retirement plans and employment income.
  - c. Calculate an appropriate savings plan to meet funding needs and communicate the importance of having a well-funded retirement plan.
  - d. Recommend a plan for maximizing the probability of achieving the client's goals and mitigating longevity risk.
  - e. Explain various patterns of work-to-retirement transitions and phased retirement.

2. Social Security (OASDI)
  - a. Provide an overview of the Social Security system, including the payroll taxes and benefits structure and advising clients in consideration of proposed program reforms.
  - b. Explain qualification requirements for Social Security benefits.
  - c. Explain the computation of the Average Indexed Monthly Earnings (AIME), the Primary Insurance Amount (PIA), disability, survivor and maximum family benefits.
  - d. Assist a client in selecting the optimal date to begin receiving Social Security benefits. Explain the impact of the retirement earnings test, the windfall elimination and the government pension offset on benefits.
  - e. Describe the taxation of each type of social security benefits.
3. Types of Retirement Plans
  - a. Distinguish between qualified, government, non-qualified, and private tax-advantaged retirement plans.
  - b. Describe the characteristics of the various types of defined benefit, defined contribution and individual retirement accounts.
4. Qualified Plan Rules and Options
  - a. Explain the tax implications of qualified plans to the employer and employee.
  - b. Explain the rules of qualified retirement plans including eligibility, coverage and discrimination, funding and contribution, distribution, vesting, and termination of plans.
  - c. Explain the fiduciary responsibilities of employers with respect to the investments in their firm's qualified plan under ERISA.
5. Other Tax-Advantaged Retirement Plans
  - a. Differentiate between the various types of Individual Retirement Arrangements (IRAs) including traditional, rollover, Roth, SEP and SIMPLE plans, including the tax treatment of contributions and distributions
  - b. Recommend an appropriate IRA for a client's needs.
6. Regulatory Considerations
  - a. Describe the retirement plan protections provided by ERISA, the PBGC, Department of Labor policies and other applicable statutes and regulations.
7. Key Factors Affecting Plan Selection for Businesses
  - a. Identify the factors that will affect the selection of a retirement plan for a business.
  - b. Recommend a qualified or non-qualified retirement plan given a business owner's goals, objectives and employee census.

## Course Materials

### Required

- **Textbook (Required)**

Dalton, Michael A., James F. Dalton., Thomas P. Langdon, E. Vance Grange, Kathleen F. Oakley (2020). Retirement Planning and Employee Benefits. (16<sup>th</sup> Edition: Money Education, ISBN: 978-1-946711-27-4)

Book website: <https://www.money-education.com/texts/retirement-planning>

Earlier editions are NOT supported, which can differ significantly from the current edition.

▪ **Financial calculator**

We will assume that you have a financial calculator (or calculator with financial functions [pv, fv, pva, fva, npv, irr]). Smartphone applications are not recommended for class work and are not allowed on CFP™ exams. We recommend the TI BAII Plus, but the HP 10BII (or 10BII + are also fine)

▪ **Course Web Page:** <http://carmen.osu.edu>

Website contains: syllabus, homework assignments and suggested answers for homework problems, online area for discussion, access to online textbook materials, online lecture notes, and grade roster.

To access the course web page, go to <http://carmen.osu.edu> and carefully follow instructions for logging on.

## Course Format

This course is offered entirely online on Carmen. There are no face-to-face class meetings held offline. The course consists of modules for each scheduled class designed to be studied in the order presented. The Course Schedule (at the end of the syllabus) presents the timeline for each module with assignment completion dates; this schedule also can be found on the course website. Graded assignments, quizzes and exams are managed online through Carmen.

- Weekly lectures:
  - Instructors will upload a Power Point file with voice recordings for most class dates.
    - You need to go over these lecture slides every week. Do not procrastinate!
  - During scheduled Zoom sessions, we will have a very brief overview of lecture slides (35-40 minutes) via Zoom, covering key concepts from each chapter and Q&A sessions. Note the 'Z' signs next to lecture dates which indicates the dates with Zoom sessions on tentative schedule at page 7.
- Weekly activities:
  - As part of our weekly meeting, we will use class time to work through exercises. In the Zoom session, we will split the class into Zoom “breakout rooms” so that students may talk to each other and also request help from an instructor. Students will be randomly assigned to each room and each room will have about 2 to 3 students in it.
  - During Zoom sessions, we will have an ungraded group discussion as well as graded in-class exercises.

- You are welcomed to ask any questions to instructors through email or during Zoom meetings about materials covered in the lecture.

## Course Requirements/Evaluation

### Grades

Assignment	Number	Points for each	Total
Discussion assignments	3	10	30
In-class Exercises (best 8 scores)	8	25	200
Carmen Quizzes	7	30	210
Homework Assignment	1	60	60
Midterm Exam	1	200	200
Final Exam	1	300	300
<b>Total</b>			<b>1000</b>

### Late Assignments

Due dates for graded assignments are contained in the syllabus and posted on Carmen. If you fail to submit an assignment by the deadline, or you miss an assignment altogether, you should contact (email) the instructors (zai.2 & lee.8148) as soon as possible with an explanation. If the explanation you provide is acceptable, you might be given an opportunity to make-up the work within a reasonably short period of time following the original assignment deadline, possibly with no grading penalty (depending upon your explanation). If your explanation is not acceptable, or you fail to contact (email) the instructor as soon as possible (certainly within several days) after the original assignment deadline, a grade of zero will be posted on Carmen. If illness, injury or some other pressing reason prevents you from contacting the instructors promptly, have someone contact the instructors for you.

### Grading Scale

There are 1000 possible points in this class. The following will be the MAXIMUM standards for grades. Final grades may be curved.

<u>Grade</u>	<u>Total Score</u>	<u>Grade</u>	<u>Total Score</u>
A	930-1000	C	730-769
A-	900-929	C-	700-729
B+	870-899	D+	670-699
B	830-869	D	600-669
B-	800-829	E	<600
C+	770-799		

## Assignment Descriptions

### 1) Discussion assignments (30 points)

We will discuss three research papers during class. These discussions give you a chance to apply the knowledge and skills you have acquired from the lecture to more challenging issues. You are expected to read the papers and submit answers to few brainstorming questions in advance – 1 page max for each paper. The assignment is due at the beginning of class each day and you will submit them to Canvas. The list of selected papers will be shared few weeks into the semester.

### 2) In-Class Exercises (240 points)

You can discuss the exercises with other students in Zoom breakout rooms, and ask the instructor questions, but you should not copy answers from other students. Students must submit the work in time by **11:15 AM** on the date of official Zoom session for in-class exercises to receive credit. No make-up assignments will be given. There will be 11 in-class exercise worth 30 points each, and your best 8 scores will be counted.

- On selected lecture dates, in-class exercises will be available in Carmen during the class hour (9:35 – 11:00 AM of selected dates).
- In-class exercises could be found on Carmen Modules  
e.g. CSCFFS 5250 Carmen page > Modules > Week 10 > In-class exercise 8
- The schedule of selected dates is shown on page 7.
- You will need to complete each exercise by the end of the scheduled class time.
- You will be provided with a Zoom meeting link which is available during class hour. Instructors will be available during the time for the exercises, and you can call for help for your breakout group. You are free to ask questions to instructors and discuss the answers or ideas with your fellow classmates.
- If you will be ill or have another valid excuse for missing a session, you should email the instructors before class.

### 3) Carmen Quizzes (210 points)

The Carmen Quiz seeks to determine how well you understood the text reading assignment. There will be 7 Carmen quizzes, each worth 30 points.

Carmen Quizzes are subject to the following ground rules:

- Carmen Quizzes can be found on the course website.
- You have 60 minutes to complete the Assessment. You have only one attempt.
- Carmen Quiz is "open text / open notes." You may use the course text and your notes to help you answer questions – however, no one may assist you.
- Please do NOT take pictures of the questions with any electronic photographic device.
- Carmen will display one question at a time – in random order.

#### 4) Homework Assignment (60 points)

There will also be one homework assignment, with each student creating a hypothetical household scenario and using the Social Security Quick Calculator, due **March 17**, and worth 60 points. Further explanation will be given in class. Late submission may be subject to penalty.

- You will submit this in Carmen as well. No need for hard-copy submission.
- Check the narrated PowerPoint file for Social Security Homework where we explain the requirements of this assignment. The details will also be discussed in the live Zoom session few weeks before the due date.

#### 5) Exams (500 points)

There will be one midterm exam (worth 200 points) and a comprehensive final exam (worth 300 points). Midterm exam will be given during class on Monday March 1, 9:35 – 10:55 AM. The final exam will be on the Ohio State University assigned final exam date and hour (Wednesday Apr 28, 10:00 – 11:45 AM, *tentative*).

The exam is subject to the following ground rules:

- You should expect the exam to represent a blend of conceptual and computational questions. Detailed instructions will be given prior to the exam.
- The final exam will be cumulative, as the tools learned early in the course are used in later sections.
- The assessment is “open text / open notes”. You may use the course text and your notes to help you answer questions.
- You need financial calculator to answer some questions of the final exam.
- The Final Exam will be done in Carmen. Late submissions are especially not allowed for Final exam. If you think you’re unable to take the exam on the scheduled date & time, contact us as early as you can so that we could work it out.
- Students with a written medical excuse or who have submitted requests before the exam might be approved to have points for a missed exam added estimated based on their performance on the final exam.

**Tentative Class Schedule and Assignments:****Last day of class:** Monday, April 21**Midterm Exam:** Monday March 1, 9:35 – 10:55 AM**Final Exam:** Wednesday Apr 28, 10:00 – 11:45 AM

Dates	Topics	Reading	In-class Exercises	Discussion assignments	Quizzes
<b>Week 1: 1/11 (Z), 1/13</b>	Introduction to Course, Planning for Retirement	Ch.1			
<b>Week 2: (1/18), 1/20 (Z)</b>	<b>Martin Luther King Day</b> Social Security	Ch.11	1/20		
<b>Week 3: 1/25 (Z), 1/27 (Z)</b>	Retirement Projections***	Ch.2	1/25 1/27		Quiz 1 by 1/27
<b>Week 4: 2/1 (Z), 2/3</b>	Retirement Projections***	Ch.2	2/1		
<b>Week 5: 2/8 (Z), 2/10</b>	Qualified Plans***	Ch.3	2/8		Quiz 2 by 2/10
<b>Week 6: 2/15 (Z), 2/17</b>	Qualified Pension Plans	Ch.4	2/15		
<b>Week 7: 2/22 (Z), 2/24</b>	Profit Sharing Plans	Ch.5	2/22		Quiz 3 by 2/24
<b>Week 8: 3/1 3/3</b>	<b>Midterm Exam***</b>				
<b>Week 9: 3/8 (Z), 3/10</b>	Stock Plans	Ch.6		Discussion Assignment 1 due 3/7	Quiz 4 by 3/10
<b>Week 10: 3/15 (Z), 3/17</b>	Distributions from qualified plans	Ch.7		Discussion Assignment 2 due 3/14	SS HW due 3/17
<b>Week 11: 3/22 (Z), 3/24</b>	IRAs & SEPs	Ch.9	3/22		Quiz 5 by 3/24
<b>Week 12: 3/29 (Z), 3/31</b>	Simple, 403(b) plans, 457 plans <b>Spring Break</b>	Ch.10		Discussion Assignment 3 due 3/28	
<b>Week 13: 4/5 (Z), 4/7</b>	Deferred Compensation, Nonqualified plans	Ch.12	4/5		Quiz 6 by 4/7
<b>Week 14: 4/12 (Z), 4/14</b>	Fringe Benefits	Ch.13	4/12		
<b>Week 15: 4/19 (Z), 4/21 (Z)</b>	Group Benefits Review session	Ch.14	4/19		Quiz 7 by 4/21

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**FINAL EXAM \*\*\***

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**\*\*\* Financial calculator required for the marked classes, in-class exercises, and final exam.**



## Course Policies

### Communication

Instructors are providing the following list to give you an idea of our intended availability throughout the course. (Remember that you can call 614-688-HELP or use 8help@osu.edu at any time if you have a technical problem.)

- Grading and feedback: For large weekly assignments, you can generally expect feedback within 5 days.
- E-mail: Instructors will reply to e-mails within 48 hours on school days.
- Discussion board: Instructors will check and reply to messages in the discussion boards every 48 hours on school days.

### Netiquette

As a member of a community of learners, it is your responsibility to exhibit professional behavior and decorum in all modes of communication. Following the rules of etiquette on the Internet (netiquette) helps improve the readability of your messages, keeps conversations focused, increases trust, and creates a more positive experience for all participants. Netiquette includes, but is not limited to, the following guidelines: [adjust the following guidelines to your personal preferences. Multiple netiquette policies exist online for your guidance.]

- Honor people's rights to their opinions; respect the right for people to disagree.
- Be professional; use language that is not considered foul or abusive.
- Respond to peers honestly but thoughtfully, respectfully, and constructively.
- Avoid writing in all caps – it conveys shouting and anger.
- Avoid colors like red and green for accessibility reasons; avoid font styles, colors, and sizes that are difficult to read.
- Address the ideas, not the person, when responding to messages or discussions.
- Be careful when using sarcasm or humor – without social cues like facial expressions or body language, a remark meant to be humorous could come across as offensive or hurtful.
- Don't distribute copyrighted materials, such as articles and images (most things online are not licensed as "fair use"). Share links to those materials instead and be sure to properly cite all sources to avoid unintentional plagiarism.

### Course Assignments and Academic Integrity

In addition to Ohio State's academic integrity policy, listed below, please review our course-specific policies:

**Classroom Conduct:** Students are expected to be respectful in their conduct during class. Disruptive students, after being warned, will be asked to leave.

**Academic Misconduct:** The Ohio State University's *Code of Student Conduct* (Section 3335-23-04) defines academic misconduct as: "Any activity that tends to compromise the academic integrity of the University, or subvert the educational process." Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized

materials during an examination. Ignorance of the University's *Code of Student Conduct* is never considered an "excuse" for academic misconduct, so I recommend that you review the *Code of Student Conduct* and, specifically, the sections dealing with academic misconduct.

If I suspect that a student has committed academic misconduct in this course, I am obligated by University Rules to report my suspicions to the Committee on Academic Misconduct. If COAM determines that you have violated the University's *Code of Student Conduct* (i.e., committed academic misconduct), the sanctions for the misconduct could include a failing grade in this course and suspension or dismissal from the University. For additional information, see the Code of Student Conduct at [http://studentaffairs.osu.edu/resource\\_csc.asp](http://studentaffairs.osu.edu/resource_csc.asp).

**WARNING:** copying or paraphrasing another student's in-class exercise will be treated as any other form of academic misconduct. The exercise studies are intended to promote discussion, and collaboration is expected, but copying or sharing the final product is academic misconduct. Any collaboration while taking an online quiz or a test in class will be considered academic misconduct.

- Quizzes and exams: You must complete the quizzes, midterm and final exams yourself, without any external help or communication.
- Written assignments: Your written assignments, including discussion posts, should be your own original work. In formal assignments, you should follow a consistent style such as APA to cite the ideas and words of your research sources.
- Reusing past work: In general, you are prohibited in university courses from turning in work from a past class to your current class, even if you modify it. If you want to build on past research or revisit a topic you've explored in previous courses, please discuss the situation with me.
- Collaboration and informal peer-review: The course includes many opportunities for formal collaboration with your classmates. While study groups are encouraged, remember that comparing answers on a quiz or assignment is not permitted. If you're unsure about a particular situation, please feel free just to ask ahead of time.

## Technology

- This class will require internet access and access to Carmen/Canvas
- Students must be proficient with navigating Carmen/Canvas and posting discussions and taking exams on Carmen/Canvas; Carmen/Canvas tutorials can be found online at <https://resourcecenter.odee.osu.edu/canvas/getting-started-canvas-students>
- For help with your password, university e-mail, Carmen, or any other technology issues, questions, or requests, contact the OSU IT Service Desk. Standard support hours are available at <https://ocio.osu.edu/help/hours>, and support for urgent issues is available 24x7.
  - Self-Service and Chat support: <http://ocio.osu.edu/selfservice>
  - Phone: 614-688-HELP (4357)
  - Email: [8help@osu.edu](mailto:8help@osu.edu)
  - TYY: 614-688-8743

- You will need access to MS Word or similar word processing software and working knowledge regarding formatting of professional documents.

## Student Resources

### Technology:

[EHE Tech Help](#)

[OSU Tech Support](#)

### Academics:

[EHE Homepage](#)

[EHE Advising](#)

[OSU Advising](#)

[OSU Library](#)

[Dennis Learning Center](#)

[EHE Office of Research](#)

[OSU Office of Research](#)

### Student Life:

[OSU Student Health Services](#)

[EHE Undergraduate Student Services](#)

[OSU Student Life](#)

[OSU Student Advocacy Center](#)

[OSU Student Financial Aid](#)

[EHE Career Services](#)

[OSU Career Counseling and Support Services](#)

[OSU Office of Diversity and Inclusion](#)

[EHE Office of Diversity, Inclusion, and Community](#)

[Engagement](#)

## Institutional Policies

### Academic Integrity

Academic integrity is essential to maintaining an environment that fosters excellence in teaching, research, and other educational and scholarly activities. Thus, The Ohio State University and the Committee on Academic Misconduct (COAM) expect that all students have read and understand the University's *Code of Student Conduct*, and that all students will complete all academic and scholarly assignments with fairness and honesty. Students must recognize that failure to follow the rules and guidelines established in the University's *Code of Student Conduct* and this syllabus may constitute "Academic Misconduct."

The Ohio State University's *Code of Student Conduct* (Section 3335-23-04) defines academic misconduct as: "Any activity that tends to compromise the academic integrity of the University, or subvert the educational process." Examples of academic misconduct include (but are not limited to) plagiarism, collusion (unauthorized collaboration), copying the work of another student, and possession of unauthorized materials during an examination. Ignorance of the University's *Code of Student Conduct* is never considered an "excuse" for academic misconduct, so I recommend that you review the *Code of Student Conduct* and, specifically, the sections dealing with academic misconduct.

**If I suspect that a student has committed academic misconduct in this course, I am obligated by University Rules to report my suspicions to the Committee on Academic Misconduct. If COAM determines that you have violated the University's *Code of Student Conduct* (i.e.,**

committed academic misconduct), the sanctions for the misconduct could include a failing grade in this course and suspension or dismissal from the University.

If you have any questions about the above policy or what constitutes academic misconduct in this course, please contact me. Other sources of information on academic misconduct (integrity) to which you can refer include:

- The Committee on Academic Misconduct web pages ([COAM Home](#))
- *Ten Suggestions for Preserving Academic Integrity* ([Ten Suggestions](#))
- *Eight Cardinal Rules of Academic Integrity* ([www.northwestern.edu/uacc/8cards.htm](http://www.northwestern.edu/uacc/8cards.htm))

[Adjust the following statement to align with your inclusion of course-specific academic integrity policies listed under the *Course Policies* header above] See **Course Assignments and Academic Integrity**, above, for my specific guidelines about collaboration and academic integrity in the context of this online class.

### Accessibility Accommodations

The University strives to make all learning experiences as accessible as possible. If you anticipate or experience academic barriers based on your disability (including mental health, chronic or temporary medical conditions), please let me know immediately so that we can privately discuss options. You are also welcome to register with Student Life Disability Services to establish reasonable accommodations. After registration, make arrangements with me as soon as possible to discuss your accommodations so that they may be implemented in a timely fashion. **SLDS contact information:** [slds@osu.edu](mailto:slds@osu.edu); 614-292-3307; [slds.osu.edu](http://slds.osu.edu); 098 Baker Hall, 113 W. 12<sup>th</sup> Avenue.

**Accessibility of course technology:** This course requires use of Carmen (Ohio State's learning management system) and other online communication and multimedia tools. If you need additional services to use these technologies, please request accommodations with your instructor. [Carmen \(Canvas\) accessibility documentation](#).

### Grievances

According to University Policies, available from the Division of Student Affairs, if you have a problem with this class, "You should seek to resolve a grievance concerning a grade or academic practice by **speaking first with the instructor or professor**. Then, if necessary, with the department chairperson, college dean, and provost, in that order. Specific procedures are outlined in Faculty Rule 3335-7-23, which is available from the Office of Student Life, 208 Ohio Union."

### Copyright Disclaimer

The materials used in connection with this course may be subject to copyright protection and are only for the use of students officially enrolled in the course for the educational purposes associated with the course. Copyright law must be considered before copying, retaining, or disseminating materials outside of the course.

- **Course Audio and Video Recording:** Video or audio recording of classes without the explicit written permission of the instructor/professor is a violation of the Code of Student Conduct or Students who wish to record their classes must first obtain written permission of the instructor/professor. Otherwise, such recording constitutes a violation of the Code of Student Conduct.
- **Student Generated materials:** Any materials generated by a student(s) is copyrighted. Permission must be obtained to use these materials other than the intended purpose inside the course.
- **Course materials:** These materials are copyrighted and are owned by the author. Copyrights have been secured or they are considered fair use inside/for the course but this does not apply to uses outside of the course.

### Mental Health Statement

As a student you may experience a range of issues that can cause barriers to learning, such as strained relationships, increased anxiety, alcohol/drug problems, feeling down, difficulty concentrating and/or lack of motivation. These mental health concerns or stressful events may lead to diminished academic performance or reduce a student's ability to participate in daily activities. The Ohio State University offers services to assist you with addressing these and other concerns you may be experiencing. If you or someone you know are suffering from any of the aforementioned conditions, you can learn more about the broad range of confidential mental health services available on campus via the Office of Student Life's Counseling and Consultation Service (CCS) by visiting [ccs.osu.edu](http://ccs.osu.edu) or calling 614-292-5766. CCS is located on the 4th Floor of the Younkin Success Center and 10th Floor of Lincoln Tower. **You can reach an on-call counselor when CCS is closed at 614-292-5766 and 24-hour emergency help is also available through the 24/7 National Suicide Prevention Hotline at 1-800-273-TALK or at [suicidepreventionlifeline.org](http://suicidepreventionlifeline.org).**

### Diversity Statement

The College of Education and Human Ecology affirms the importance and value of diversity in the student body. Our programs and curricula reflect our multicultural society and global economy and seek to provide opportunities for students to learn more about persons who are different as age, color, disability, gender identity or expression, national origin, race, religion, sex, sexual orientation, or veteran status, is prohibited,

The College of Education and Human Ecology is committed to maintaining a community that recognizes and values the inherent worth and dignity of every person; fosters sensitivity, understanding, and mutual respect among its members; and encourages each individual to strive to reach his or her own potential. In pursuit of its goal of academic excellence, the College seeks to develop and nurture diversity, believing that it strengthens the organization, stimulates creativity, promotes the exchange of ideas, and enriches of the University's community on the basis of race, religion, color, sex, age, national origin or ancestry, marital status, parental status, gender identity, sexual orientation, ability status, health status, health status, or veteran status.

**Statement on Title IX:** Title IX makes it clear that violence and harassment based on sex and gender are Civil Rights offenses subject to the same kinds of accountability and the same kinds of support applied to offenses against other protected categories (e.g., race). If you or someone you know has been sexually harassed or assaulted, you may find the appropriate resources at <http://titleix.osu.edu> or by contacting the Ohio State Title IX Coordinator at [titleix@osu.edu](mailto:titleix@osu.edu).

The Office of Diversity and Inclusion provides holistic support for qualifying student parents enrolled at Ohio State. To learn more, contact the “Child Care Access Means Parents in School” (CCAMPIS) Program at 614-247-7092/ [lewis.40@osu](mailto:lewis.40@osu) or visit [odi.osu.edu/ccampis](http://odi.osu.edu/ccampis)