

ECO353 Money & Banking

Term: **Spring 2023**

Department: **School of Economics**

Credit: **3 Hours**

Meeting: **Tues, Thurs 12:30-1:45pm in Lengyel Hall 127**

Learning Modality: **In-Person; Flipped-Class/Active Learning**

Professor: **Dr. Thomas F. P. Wiesen (thomas.wiesen@maine.edu)**

Office: **Winslow Hall 207C**

Office Hours: **Tuesdays 3:00-5:00pm or via appointment**

TA: **Richard Afatsao (richard.afatsao@maine.edu)**



Class Details

Textbook and Materials

- *The Economics of Money, Banking, and Financial Markets*, 13th edition by Frederic Mishkin
- Access to the accompanying Pearson's MyEconLab (also known as MyLab)¹

Access to Pearson's MyEconLab (also known as just MyLab) is required for this course. However, with the UMaine Bookstore's *inclusive access*, you should automatically get access to Pearson's MyLab. With *inclusive access*, the cost of MyLab is included in your tuition and fees. There is also a small discount. Because *inclusive access* is used, students should not need to separately buy MyLab and/or the textbook. Quizzes and exams will be completed and graded through MyLab. Once you register for MyLab using the Brightspace link, you will have access to the eBook version of *The Economics of Money, Banking, and Financial Markets*, 13th edition by Frederic Mishkin. One beneficial feature of accessing the book via MyLab is its text-to-speech feature, which can read the text aloud like an audiobook.

On Thursday classes, please bring a laptop or tablet to class, as these will be necessary to participate in the group activities, which will make use of Google's Jamboard. While you can technically access Google's Jamboard with a cell phone, the small screen of the cell phone reduces the functionality of the Jamboard.

Course Content

- Ch2 An Overview of the Financial System
- Ch3 What is Money?
- Ch4 The Meaning of Interest Rates
- Ch5 The Behavior of Interest Rates
- Ch7 The Stock Market, the Theory of Rational Expectations, and the Efficient Market Hypothesis
- Ch9 Banking and the Management of Financial Institutions
- Ch10 Economic Analysis of Financial Regulation
- Ch11 Banking Industry: Structure and Competition
- Ch12 Financial Crises
- Ch13 Central Banks and the Federal Reserve System
- Ch14 The Money Supply Process
- Ch15 Tools of Monetary Policy
- Ch17 The Foreign Exchange Market
- Ch18 The International Financial System
- Ch22 Aggregate Demand and Supply Analysis
- Ch23 Monetary Policy Theory

¹ ISBN for MyLab access code card: 9780136894377. ISBN for MyLab access code card & print text: 9780137423408.

Course Details according to the UMaine Course Catalog

Examines the American banking and financial system including monetary theory and policy. Traditional A-F grading. This class is typically offered every spring semester. Prerequisites: ECO120 and ECO121.

Course Description

Of all the inventions that have evolved to facilitate human interactions, money is certainly one of the most important. Throughout history, money has made it easy for people to specialize, produce, trade, and prosper in the face of scarcity. Money is essentially a tool—like the wheel or the steam engine—and without it, the world would be a very different (and poorer) place. We will define what money is, develop an understanding of money’s role in the American banking system, discuss the regulations of the banking industry meant to counteract asymmetric information, and learn tools to model monetary economies. This will include a rigorous understanding of the theory and practice of monetary policy. Namely, how do central banks stabilize prices, promote employment, influence real output, and mitigate financial crises.

This course will use a flipped-class and active-learning pedagogy emphasizing peer-to-peer learning. In most traditionally organized courses, students’ first exposure to the course content occurs through lectures during the class meetings. Then, students practice what they’ve learned outside of class through homework done afterwards. As the name suggests, a flipped-class reverses that. Namely, students’ first exposure to the course content will be through assigned readings of the textbook (or eBook), which should be done before class. Then, students will practice what they’ve learned during the class meeting via group activities and discussions. This allows for peer-to-peer learning and for questions to be answered in real time as students do the activities.

While the professor may lecture a few times during the semester for particularly technical topics, the flipped-class pedagogy means that this is not a lecture-heavy course. Thus, it is important that students do the assigned readings. **Students who do not do the assigned readings will likely not pass the course.**

Grades

Grades will be determined by 12 in-class group activities, a class presentation, 6 online quizzes, an online midterm examination, and an online cumulative final examination with the following weights:

In-Class Activities	20%
Class Presentation	17%
Quizzes	20%
Midterm Exam	15%
Final Exam	28%

Of the 12 activities, your lowest grade will be dropped. Of the 6 quizzes, your lowest grade will be dropped. However, everyone must do a presentation and both exams (those will not be dropped).

The class presentations will occur each Tuesday and the in-class activities will occur each Thursday. There will be a few exceptions to this including the first week of the semester, spring break, and the week of the midterm exam. See the course calendar for more details.

The quizzes, midterm exam, and final exam will all be completed and graded through MyLab. As mentioned earlier, the in-class group activities will be done during the Thursday class meetings, promoting peer-to-peer learning. On the other hand, **the online quizzes, online midterm exam, and online final exam must be completed individually** outside of class.

The table below gives the grade distributions. These are minimum scores and if need be, I will introduce a “curve.” The curve will consist of lowering the minimum percentages required for a particular grade. For

instance, a typical curve may consist of making the minimum score for an “A” 92% instead of 93.3%. However, you should in no way depend on the curve since the curve is NOT guaranteed, and if I do implement it, it may be very small. I will not curve individual assignments. There will be no extra credit in this class.

Overall Grade Percent	Letter Grade	Transcript GPA points
100-93.3%	A	4.00
93.2-90.0%	A-	3.67
89.9-86.7%	B+	3.33
86.6-83.3%	B	3.00
83.2-80.0%	B-	2.67
79.9-76.7%	C+	2.33
76.6-73.3%	C	2.00
73.2-70.0%	C-	1.67
69.9-66.7%	D+	1.33
66.6-63.3%	D	1.00
63.2-60.0%	D-	0.67
59.9-0%	F	0.00

Class Presentations

Seventeen percent of your grade will be based upon a presentation. Each student will do a class presentation on one of the Tuesday classes. Tuesdays will have multiple students presenting. Each student’s class presentation should be **approximately 9-12 minutes in length** and should be accompanied by PowerPoint presentation slides. Please email me your presentation slides beforehand, so I can have them ready on the classroom computer. Because the presentations should be **9-12** minutes in length, I strongly recommend practicing (and timing) your presentation beforehand.

The theme of each presentation will revolve around one of the assigned chapter/section readings of the Mishkin textbook that is due that day. Each presentation should consist of three things.

(1) Why is the topic of this chapter/section important? What relevance does it have to today’s economy? Why might you want to know this information for a career in the financial sector or for your own management of personal household finances. Generally, why is the content in this chapter useful? Students should make this importance very clear. I recommend having a designated slide (or slides) with a header such as “why this is important” or “why you should know this.”

(2) A complete synopsis of the chapter/section. Explain and paraphrase things in your own words; avoid simply reciting explanations verbatim from the textbook. Explain things accurately and clearly so that your classmates can understand the key details. Student presentations substantially less than 9 minutes in length are likely too short to properly cover all the important topics of the chapter/section.

(3) Include some interesting information on the topic that you could not have learned from reading the chapter/section. For example, this could include pertinent information from a popular press news article (e.g., [Reuters](#), [The Wall Street Journal](#), [Bloomberg](#), [CNBC](#), [The Economist](#), [New York Times](#) etc.), something you learned from an economics themed podcast (e.g., [Freakonomics](#)), or some other reputable external source (e.g., an economics themed book that is not our textbook). This should be more than just a “fun fact” that takes a few seconds to explain. Take time to do some research outside of the textbook.

If a student has an unexcused/undocumented absence on the day he/she was meant to present or if the student is not prepared to do the presentation, then the student will be allowed to make-up the presentation during the next Tuesday. However, the student’s presentation grade will be decreased by 30%. For example, if a student normally earned a 90% on the presentation, then the student will earn $90(1-.3)=63\%$. If a student wishes to make up a late presentation, it is the student’s responsibility to inform the professor.

While each student's presentation will revolve around specifically assigned sections from the Mishkin book, students are still responsible for reading all of the assigned readings listed in the course calendar.

The reasons behind the class presentations are fourfold.

(1) During the path of your future career, there will likely be times when you have to explain some economic concept to your boss or a client. Your boss may ask you to explain to him/her why you performed the particular economic analysis you did. A consulting client may ask how you arrived at your conclusion. It is important to know how to explain technical/economic concepts to people who are smart but do not have the same training in economics that you do. Thus, these presentations allow students to strengthen their communication skills.

(2) Due to the flipped-class organization, this course will not be lecture-heavy. However, it is still valuable to discuss the course content in-class. Thus, these class presentations serve as a vehicle to facilitate class discussions of the course content.

(3) Your presentations must include interesting and relevant information on the assigned topic that was not found in the textbook chapter/section. Obtaining this additional information requires doing external research, and thus these presentations provide an opportunity for students to practice research skills.

(4) You will be assessed on the accuracy and completeness of your presentation of the assigned textbook readings. An excellent test of your understanding of something is your ability to explain it to others in your own words. Thus, the presentations serve as an additional incentive to do the assigned readings.

Reading Assignments

The calendar below lists the required readings from the Mishkin textbook (or eBook) and when students should complete each reading. Students should read all of the assigned readings. Readings should include the main text, MyLab Economics Mini-lectures, Global boxes, Inside the Fed boxes, Applications, FYI boxes, Following Financial News boxes, Summaries; and all Tables/Figures. Students may access the assigned readings via the MyLab eBook. One beneficial feature of accessing the book via MyLab is its text-to-speech feature, which can read the text aloud like an audiobook.

Students will need to have completed the readings to do the in-class activities, quizzes, and exams. These reading assignments should be thought of as homework. In other courses, if a student decides to not complete any of the homework, then the student will likely not pass that course. Similarly, with this course, if a student decides to not do the readings, then the student should not expect to pass this course.

Weekly In-Class Group Activities

There will be twelve in-class group activities throughout the semester worth twenty percent of your overall course grade. Your lowest activity grade will be dropped. In other words, you can miss one activity and it will not impact your grade. You must come to class to do the activities. Missing class on an activity day will result in earning a zero for that activity (remember one is dropped) unless there is a legitimate medical or personal emergency. A genuine medical emergency can include (but is not limited to) experiencing COVID-19 symptoms, testing positive for COVID-19, being exposed to someone with COVID-19, or needing to take care of someone with COVID-19. In these cases of legitimate excuses, you can make up the group activity individually outside of class.

Google's Jamboard will be used to do the group activities. Google's Jamboard is an interactive whiteboard that can be shared with your group members, and multiple students can contribute to the same Jamboard simultaneously, thus facilitating active peer-to-peer learning. You should bring a laptop or tablet to class.

These group activities should be thought of as "low stakes" assignments. The professor and teacher's assistant will guide you through the activities and answer all your questions in-class. These group activities will be open-book, open-note, and will typically be graded for completion. Namely, if you give a genuine

and complete attempt at answering all questions, then full credit will be awarded. However, incomplete or nonsense answers will not yield credit.

Online Quizzes every other week

There will be six online MyLab quizzes with one approximately every other week worth twenty percent of your overall course grade. See the course calendar below for the due dates. Your lowest quiz grade will be dropped. In other words, you can miss one quiz and it will not impact your grade. **No late quizzes will be accepted** unless there is a legitimate medical or personal emergency.

These online quizzes should be thought of as “medium stakes” assignments. Like the activities, the quizzes will be open-book and open-note. But unlike the activities, the quizzes should be done individually, and you’ll be graded on the fraction of questions answered correctly.

Midterm and Final Exam

There will be an online midterm exam (worth 15%) and an online cumulative final exam at the end of the semester (worth 28%). Both exams are required for everyone. I do NOT drop any exams. The midterm exam will cover chapters 2, 3, 4, 5, 7, 9, 10, 11, and 12. In addition to the chapters covered in the midterm, the cumulative final exam will also cover chapters 13, 14, 15, 17, 18, 22, and 23. See the syllabus course calendar below for the dates of these exams.

The midterm and final exams should be thought of as timed “high stakes” assignments. Like the quizzes, these exams must be done individually.

The Flipped Class/Active Learning Course Design

In a traditional lecture-based course, your first exposure to the content is in class as the professor lectures. Then, you practice the content outside of class via homework. However, if you’ve ever been working on a homework assignment and said to yourself “this made sense in class,” then you know questions often arise while practicing the content. Wouldn’t it be nice to have the professor by your side while doing the homework to have your questions answered in real time?

The “flipped class” design addresses that issue. As the name suggests, the out-of-class aspect of homework and the in-class aspect of your first exposure to the content are reversed. In this flipped class, your first exposure to the content is outside of class via the required textbook readings, which are then complimented by student presentations and following discussions. Then, you actively learn by practicing the content in class via the group activities.

The peer-reviewed literature on active learning strongly indicates that it is a superior form of course design compared to traditional lecture-based courses where students passively listen to their professor. In a meta-analysis of 225 separate scientific studies of STEM courses, Freeman et al. (2014)² found that active learning classes increase average test scores by 6% and decrease the average failure rate by 12 percentage points compared to traditional lecture-based classes. Despite improved outcomes, some students *perceive* that they learn less in active learning settings and consequently give lower teacher evaluations. This may be because active learning requires more cognitive effort compared to passive listening to a lecture, and students may mistake the increased cognitive effort as poorer learning (Deslauriers, 2019)³. Nevertheless, most scientific studies agree that active learning is better for content retention and understanding.

² Freeman, S., Eddy S., McDonough, M., Smith, M., Okoroafor, N., Jordt, H., & Wenderoth, M. (2014). [Active learning increases student performance in science, engineering, and mathematics](#). *Proceedings of the National Academy of Sciences*, 111 (23) 8410-8415.

³ Deslauriers, L., McCarty, L. S., Miller, K., Callaghan, K., & Kestin, G. (2019). [Measuring actual learning versus feeling of learning in response to being actively engaged in the classroom](#). *Proceedings of the National Academy of Sciences*, 116 (39), 19251-19257.

Syllabus Course Calendar

<u>Tuesday, January 17</u> First day of class. Introduction to the course.	<u>Thursday, January 19</u> Class meets in Fogler Library classroom 1 (map). Email professor your ranked top 5 reading assignment block numbers by 7:00am.*	<u>Sunday, January 22</u>
<u>Tuesday, January 24</u> Read Chapter 2 before class. In-Class Presentations.	<u>Thursday, January 26</u> In-Class Group Activity 1.	<u>Sunday, January 29</u>
<u>Tuesday, January 31</u> Read Chapters 3 & 4 before class. In-Class Presentations.	<u>Thursday, February 2</u> In-Class Group Activity 2.	<u>Sunday, February 5</u> Quiz 1 Due at 11:59pm
<u>Tuesday, February 7</u> Read Chapter 5 before class. In-Class Presentations.	<u>Thursday, February 9</u> In-Class Group Activity 3.	<u>Sunday, February 12</u>
<u>Tuesday, February 14</u> Read Chapters 7 & 9 before class. In-Class Presentations.	<u>Thursday, February 16</u> In-Class Group Activity 4.	<u>Sunday, February 19</u> Quiz 2 Due at 11:59pm
<u>Tuesday, February 21</u> Read Chapters 10 & 11 before class. In-Class Presentations.	<u>Thursday, February 23</u> In-Class Group Activity 5.	<u>Sunday, February 26</u>
<u>Tuesday, February 28</u> Read Chapter 12 before class. In-Class Presentations.	<u>Thursday, March 2</u> In-Class Group Activity 6.	<u>Sunday, March 5</u> Quiz 3 Due at 11:59pm
<u>Tuesday, March 7</u> No class. Use this time to study for Midterm.	<u>Thursday, March 9</u> No class. Online Midterm exam opens at 12:01am and is due at 11:59pm.	<u>Sunday, March 12</u>
<u>Tuesday, March 14</u> No Class. Spring Break.	<u>Thursday, March 16</u> No Class. Spring Break.	<u>Sunday, March 19</u>
<u>Tuesday, March 21</u> Read Chapter 13 before class. In-Class Presentations.	<u>Thursday, March 23</u> In-Class Group Activity 7.	<u>Sunday, March 26</u>
<u>Tuesday, March 28</u> Read Chapter 14 before class. In-Class Presentations.	<u>Thursday, March 30</u> In-Class Group Activity 8.	<u>Sunday, April 2</u> Quiz 4 Due at 11:59pm
<u>Tuesday, April 4</u> Read Chapter 15 before class. In-Class Presentations.	<u>Thursday, April 6</u> In-Class Group Activity 9.	<u>Sunday, April 9</u>
<u>Tuesday, April 11</u> Read Chapters 17 & 18 before class. In-Class Presentations.	<u>Thursday, April 13</u> In-Class Group Activity 10.	<u>Sunday, April 16</u> Quiz 5 Due at 11:59pm
<u>Tuesday, April 18</u> Read Chapter 22 before class. In-Class Presentations.	<u>Thursday, April 20</u> In-Class Group Activity 11.	<u>Sunday, April 23</u>
<u>Tuesday, April 25</u> Read Chapter 23 before class. In-Class Presentations.	<u>Thursday, April 27</u> In-Class Group Activity 12.	<u>Sunday, April 30</u> Quiz 6 Due at 11:59pm
<u>Tuesday, May 2</u>	<u>Thursday, May 4</u> Online Cumulative Final Exam opens at 12:01am and is due at 11:59pm.	

*See the presentation rubric document for reading assignment block number topics.

Class Policies

Late Policy

Late quizzes, exams, or activities will not be accepted unless there is a legitimate medical or personal emergency that prevented you from submitting the assignment on time. If a genuine medical or personal emergency causes you to miss a quiz, activity, or exam, please let me know as soon as possible and no later than one week after the missed due date. If more than one week passes after the missed due date, a zero grade will be given for the missed assignment. Assignments originally due at the beginning (or middle) of the semester, will not be allowed to be made up at the end of the semester. A genuine medical emergency can include (but is not limited to) experiencing COVID-19 symptoms, testing positive for COVID-19, being exposed to someone with COVID-19, or needing to take care of someone with COVID-19.

If a student misses their presentation and does not have an excused absence, then they will be allowed to make up the presentation on the next Tuesday but will be penalized by 30%. If a student wishes to make up a late presentation, it is the student's responsibility to inform the professor of their intention to make up the presentation before the following Tuesday.

Attendance

This is a face-to-face course and students are expected to come to class. You will get the most out of the course if you participate in the course as designed. This includes coming to class prepared by doing the assigned readings beforehand, participating in the in-class discussions, and doing the activities in a group.

Although you are generally expected to attend class, you should stay home if you are sick. One of the societal changes due to the COVID-19 pandemic is to alter expectations of working or attending school when ill. If you have a bad cough, have a fever, are nauseous, or are generally feeling under the weather, please stay home. For obvious public health reasons, we do not want sick students in our face-to-face classes. Remember that your lowest activity grade is dropped. If you are sick during an exam, let me know as soon as possible, and we will schedule a time for you to make up the exam.

What if there is a snow day or if class is cancelled?

If the university is closed for a snow day or other inclement weather or if class is cancelled, this will require an alteration of the syllabus course calendar. Any changes to the syllabus course calendar will be announced on Brightspace. If a Tuesday class is cancelled, the student presentations for that day will likely be rescheduled for the following Thursday class. In that case, we would skip the in-class activity that was originally scheduled for that Thursday, such that there are only 11 activities throughout the semester. If a Thursday class is cancelled, we will likely skip the in-class activity for that Thursday, such that there are only 11 activities throughout the semester. Since exams and quizzes are online, class cancellations will likely not affect those due dates.

Classroom conduct

You are expected to act professionally. This expectation includes, but is not limited to: being quiet when others are speaking, silencing your cell phone, respecting other students, respecting the instructor, and asking questions by raising one's hand. If you are acting disorderly and impeding other students' ability to learn, I reserve the right to ask you to leave the classroom. Students are also required to follow any university mandated health safety protocols due to COVID-19.

Laptop computers are allowed in class for legitimate class-related tasks, such as taking notes, accessing course materials, or completing assignments. If I find you using your laptop computer in class for tasks not related to class, then I will ask you to put your laptop away. Note that scrolling through social media on your laptop is extremely distracting to students sitting behind you.

Because group activities are a major component of this course, you should respect the opinions of others and treat your classmates as you would like to be treated. In order for successful peer-to-peer learning to take place, there needs to be an atmosphere of respect and inclusivity. Even if your groupmate suggests a “wrong” answer, you should still respect their intellect and input.

When we discuss the answer to the in-class activities, I will call on groups to share their answers. Please do not talk over other groups while they are sharing their answers. This is not only very rude, but this makes it extremely difficult for other students to hear what their classmates have to say.

Office Hours

My office is located on the second floor of Winslow Hall room 207C. My official office hours are listed on the first page of this syllabus. If those times do not work for you, just send me an email and we can set up an appointment for a Zoom or in-person meeting. Please do not hesitate to ask for a meeting appointment. I am generally available in the afternoons and early evenings. Feel free to use these office hours to come see me and ask questions.

Help from the Teaching Assistant (TA) and the Econ Lab

In addition to contacting the professor, you can also email content related questions to the TA Richard Afatsao (richard.afatsao@maine.edu).

The Econ Lab, located in Winslow Hall room 205, provides students with a place to learn, gain assistance with introductory economics courses, receive advising support, and interact with other students. It is a great place to get tutoring or help with your assignments in a class like ours. It is staffed by teaching assistants who are eager to help you learn. Starting the third week of the semester, it is open Monday through Thursday 10am-noon and 2pm-4pm. The TA for our class will be there during specific times (see the link below). While anyone staffing the Econ Lab can probably answer your questions, I strongly recommend you go to the Econ Lab when our TA is there. No appointment is needed to use the Econ Lab. However, sending the TA an email to let them know you are coming is a good courtesy. Additional information and the TA’s Econ Lab schedule can be found at the following link. <https://umaine.edu/soe/economics-lab/>

Class Communication

In addition to utilizing MyLab, I will use Brightspace to communicate announcements and sometimes distribute course materials. I strongly recommend you set up your Brightspace settings to automatically email you when a new announcement is posted. It’s a good habit to periodically check Brightspace, MyLab, and your UMaine email. I’ll occasionally give reminders for upcoming due dates. But it is your responsibility to stay on top of the syllabus course calendar.

Syllabus

This syllabus should be considered a contract between me (the professor) and you (the student). However, there may come a time when a change to the syllabus becomes necessary. In such an event, the change will be announced during class and posted online.

University Policies

University Academic Honesty Statement

Academic honesty is very important. It is dishonest to cheat on exams, to copy term papers, to submit papers written by another person, to fake experimental results, or to copy or reword parts of books or articles into your own papers without appropriately citing the source. Students committing or aiding in any of these violations may be given failing grades for an assignment or for an entire course, at the discretion of the instructor. In addition to any academic action taken by an instructor, these violations are also subject to

action under the University of Maine Student Conduct Code. The maximum possible sanction under the student conduct code is dismissal from the University. Please see the University of Maine System's Academic Integrity Policy listed in the Board Policy Manual as Policy 314:

<https://www.maine.edu/board-of-trustees/policy-manual/section-314/>

University Students Accessibility Services Statement

If you have a disability for which you may be requesting an accommodation, please contact Student Accessibility Services, 121 East Annex, 581-2319, as early as possible in the term. Students who have already been approved for accommodations by SAS and have a current accommodation letter should meet with me, Thomas Wiesen, privately as soon as possible.

Course Schedule Disclaimer (Disruption Clause)

In the event of an extended disruption of normal classroom activities (due to COVID-19 or other long-term disruptions), the format for this course may be modified to enable its completion within its programmed time frame. In that event, you will be provided an addendum to the syllabus that will supersede this version.

Observance of Religious Holidays/Events

The University of Maine recognizes that when students are observing significant religious holidays, some may be unable to attend classes or labs, study, take tests, or work on other assignments. If they provide adequate notice (at least one week and longer if at all possible), these students are allowed to make up course requirements as long as this effort does not create an unreasonable burden upon the instructor, department, or University. At the discretion of the instructor, such coursework could be due before or after the examination or assignment. No adverse or prejudicial effects shall result to a student's grade for the examination, study, or course requirement on the day of religious observance. The student shall not be marked absent from the class due to observing a significant religious holiday. In the case of an internship or clinical, students should refer to the applicable policy in place by the employer or site.

Sexual Discrimination Reporting

The University of Maine is committed to making campus a safe place for students. Because of this commitment, if you tell a teacher about an experience of sexual assault, sexual harassment, stalking, relationship abuse (dating violence and domestic violence), sexual misconduct or any form of gender discrimination involving members of the campus, your teacher is required to report this information to the campus Office of Sexual Assault & Violence Prevention or the Office of Equal Opportunity. If you want to talk in confidence to someone about an experience of sexual discrimination, please contact these resources:

- For confidential resources on campus: Counseling Center: 207-581-1392 or Cutler Health Center: at 207-581-4000.
- For confidential resources off campus: Rape Response Services: 1-800-871-7741 or Partners for Peace: 1-800-863-9909.
- Other resources: The resources listed below can offer support but may have to report the incident to others who can help. For support services on campus: Office of Sexual Assault & Violence Prevention: 207-581-1406, Office of Community Standards: 207-581-1409, University of Maine Police: 207-581-4040 or 911. Or see the OSAVP website for a complete list of services at <https://umaine.edu/titleix/>