

Psychology of Decision Making

Course code: PSY 285/585

Semester and year: Winter 2024

Day and time: January 8-11; 15-18; and 22-24 from 13:00-16:45

Classroom: 3.10

Instructor: Dr. Joshua M. Hayden

Instructor contact: Joshua.hayden@aauni.edu

Consultation hours: Mondays 10-12; Wednesdays 10-12; Fridays 9-11 and by appointment

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|------------------------|----------|----------------------|---------------------------------------|
| Credits US/ECTS | 3/6 | Level | Intermediate |
| Length | 3 weeks | Pre-requisite | none |
| Contact hours | 42 hours | Course type | Bachelor Elective Masters Elective |

1. Course Description

You and I make many decisions each day, some of them unconsciously and some with deliberation. We make decisions about how to use our time, what to prioritize, what to do about interpersonal conflicts, and where to go for lunch. We also make decisions with farther-reaching consequences like our next career move, who we want to date, and about the lifestyle we want to pursue. Social scientists study how people make these kinds of decisions and which processes produce the best results, the most happiness, and greatest good. There is much to be gained by examining and applying the science and ancient wisdom of decision-making in our own lives.

This course is an exploration of making every day and long-term decisions through the lens of social science. We will examine why people make the decisions they do and practical, research-based ways to make better decisions personally and professionally. Topics will include cognitive biases in decision making, moral psychology of choice, creative problem-solving, insights from behavioral economics, the role of values/spirituality, leadership ethics, and group decision-making. The overall goals will be both to understand the dynamics involved in making decisions and to construct a framework by which students can make good decisions that can lead to theirs and others well-being, success, and greater meaning in work and life.

2. Student Learning Outcomes

Upon completion of this course, students should be able to:

1. Apply a research-based framework to a long-term decision the student is currently making.
2. Analyze the role of personality and bias in the choices one makes.
3. Practice a process of creative problem-solving to widen one's options.
4. Assist another student in applying the principles of good decision-making to their lives.
5. Assess the role of reason and emotions in a decision-making process.
6. Formulate an ethical question model for making character-based decisions.

7. Construct a research-based guide for overcoming a chosen psychological barrier to good decision making.
8. Diagnose the challenges to group problem solving in a professional context.

3. Reading Material

- All readings are available on NEO, our learning management system. Books we will draw from are listed under required materials.

Required Materials

- Duke, A. (2020) *How to Decide: Simple Tools for Making Better Choices*. Penguin.
- Heath, C. & Heath, D. (2013) *Decisive: How to Make Better Choices in Life and Work*. Back Bay Books.
- Kahneman, D. (2011) *Thinking, Fast and Slow*. Farrar, Straus & Giroux.
- Weston, A. (2007) *Creativity for Critical Thinkers*. Oxford University Press.
- Podcasts:
 - [The Happiness Lab with Laurie Santos](#)
 - [Choicology with Katy Milkman](#)
 - [Hidden Brain with Shankar Vedantam](#)
 - [Freakonomics Radio with Stephen Dubner](#)
 - [Worklife and Taken for Granted with Adam Grant](#)

Recommended materials

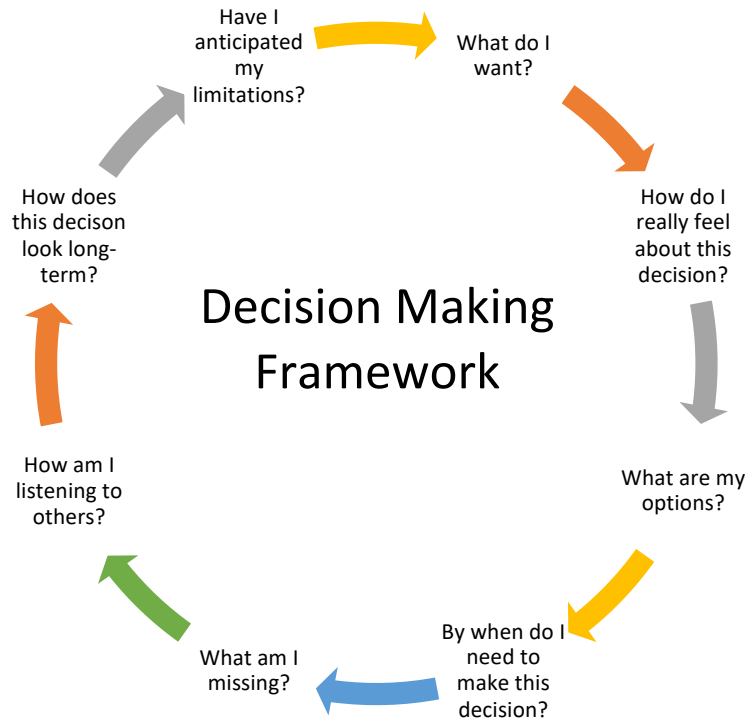
- Hammond, Keeney, and Raiffa (2015) *Smart Choices: A practical guide making better decisions*. Harvard Business Review Press.
- Mesquita, B. (2022) *Between Us: How Cultures Create Emotions*. W.W. Norton and Company.
- Russo & Schoemaker (2002) *Winning Decisions: getting it right the first time*. Doubleday.
- Sparough, Manney, and Hipskind (2010) *What's Your Decision? How to make choices with confidence and clarity*. Loyola Press.

4. Teaching methodology

This highly interactive class will draw from the readings on evidence-based practices for decision making. We will be applying the main principles of decision making through case studies, role plays, and personal reflection. Students will be actively analyzing, diagnosing, and applying the readings to individual and group scenarios. The instructor will use a “constructivist” approach, which means that students construct meaning through applying course material to specific contexts and problems.

5. Framework for Decision Making:

The following set of seven questions are meant to be a process for making wise decisions. They may not all apply to every decision you make, but they are all evidence-based ways to ensure a rigorous procedure for moving through the key stages of decision making including: framing, gathering intelligence, coming to conclusions and learning from experience (Russo & Schoemaker, 2002).



6. Course Schedule

Daily schedule:

- 13:00–14:15 session
- 14:15–14:30 break
- 14:30–15:20 session
- 15:20–15:35 break
- 15:35–16:30 session

Lesson schedule:

| Date | Class Agenda |
|---|---|
| Lesson 1 Monday, January 8 | <p>Topic: Process and Outcomes of Decisions: Resulting and Hindsight Bias</p> <p>Description: In this lesson we will cover the core assumptions behind this course, the expectations of students and the design of the course. Our particular focus in settling the table for the framework are the four basic steps in a decision process, and what we know about bad decisions. We all have made bad decisions: What do they have in common in terms of their process? What are the major cognitive biases that get in the way of making wise decisions? What does it mean to make a wise decision?</p> <p>Suggested Reading:</p> <ol style="list-style-type: none"> 1. Listen to Freakonomics Radio podcast episode 271 “The Men Who Started a Thinking Revolution” (38 mins): https://freakonomics.com/podcast/the-men-who-started-a-thinking-revolution/ 2. <i>Kahneman; Thinking, Fast and Slow</i> chapter 1 “The Characters of the Story” 3. Heath & Heath, <i>Decisive</i> “Introduction” and chapter 1 “The Four Villains of Decision Making” |

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| <p>Lesson 2 Tuesday, January 9</p> | <p>Framework question: What do I want? Topic: Goals, Happiness, and Decision Making Description: Goals and aspirations influence how we make decisions, and so does the way we understand, or “frame” our decisions in the first place. Yet often these go unclarified both for individuals and for group decision making. This opening question in our framework addresses our motivation to seek happiness and “the good,” and our assumptions about how to attain it, drive our decisions. Reading due:</p> <ol style="list-style-type: none"> 1. Duke, How to Decide ch. 4 “The Three Ps: Preferences, Payoffs and Probabilities” 2. Listen to HiddenBrain podcast “Decide Already!” (25 mins): https://www.npr.org/2019/08/30/755850405/you-2-0-decide-already 3. Listen to Laurie Santos, The Happiness Lab “You Can Change” (38 mins): https://podcasts.apple.com/us/podcast/you-can-change/id1474245040?i=1000449594792 <p>Assignments/deadlines:</p> |
| <p>Lesson 3 Wednesday, January 10</p> | <p>Framework Question: How do I really feel about this decision? Topic: Emotions as a hindrance and guide to good decisions Description: Especially when we make difficult decisions, emotions can have a strong influence on the priorities we set. What can both ancient wisdom and modern research on emotional intelligence teach us about what to do with our emotions in the choices we make? Since our environment, including people, deeply influences our choices we will explore how we respond and appraise our emotional automatic response to different situations. We will also discuss personalities differences in two types of decision makers: maximizers vs. satisficers. Reading due:</p> <ol style="list-style-type: none"> 1. Listen to The Happiness Lab “Emotions are data...so listen to them” (44 mins): https://omny.fm/shows/the-happiness-lab-with-dr-laurie-santos/emotions-are-data-so-listen-to-them 2. Listen to Hidden Brain: “Decoding Emotions” (49 mins): https://hiddenbrain.org/podcast/decoding-emotions/ |
| <p>Lesson 4 Thursday, January 11</p> | <p>Framework Question: What are my Options? Topic: Opportunity Costs and Narrow framing Description: The psychological barrier of narrow framing limits and stalls our decision making. Many get stuck in making a “whether or not” type of decision, which creates barriers to better choices. We will cover the practice of considering more than one option as a way to define a decision and shape the “ecosystem” that impacts our choices. We will also discuss the psychology of “opportunity cost” and its relationship with prioritization in the decision-making process. We will also explore why teams make faster decisions by considering more options. Reading due:</p> <ol style="list-style-type: none"> 1. Decisive, chapter 2 “Avoid a Narrow Frame” <p>Assignments/deadlines: Quiz #1 on NEO (by end of Friday)</p> |
| <p>Lesson 5 Monday, January 15</p> | <p>Framework Question: By when do I need to make this decision? Topic: Creative Problem-solving and Lateral Thinking</p> |

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| | <p>Description: Creativity can be learned and developed. We will cover a process of thinking and creating new options using a process of lateral thinking. Sometimes the best solutions to problems are not the ones that are immediately available to us, they are the ones we create by ourselves and in collaboration with others. The “by when” question also implies that there are times to go fast when making a decision and times to go slower. We will discuss how we might determine this and how these processes are different.</p> <p>Reading due:</p> <ol style="list-style-type: none"> 1. Weston, <i>Creativity for Critical Thinkers</i> chapters 3 and 5: “Multiplying Your Options” and “Reframing Problems” <p>Assignments/deadlines: Reflection Paper #1</p> |
| <p>Lesson 6 Tuesday, January 16</p> | <p>Framework Question: What am I missing?</p> <p>Topic: Reality-Testing your assumptions</p> <p>Description: Countering confirmation bias and our own wishful thinking can be challenging, but we can gain leverage over it by getting multiple perspectives and staying open. We will also examine the problems of sunk cost fallacy, herd mentality and other non-conscious processes that get in the way of seeking more information on a decision.</p> <p>Reading due:</p> <ol style="list-style-type: none"> 1. Listen to: Choiceology podcast episode 4 “Devil’s Advocate” (27 mins) https://www.schwab.com/learn/story/devils-advocate 2. Decisive, chapter 7 “Ooch” 3. Listen to Taken for Granted podcast with Adam Grant: “Daniel Kahneman Doesn’t Trust Your Intuition” https://www.ted.com/talks/taken_for_granted_daniel_kahneman_doesn_t_trust_your_intuition?language=en |
| <p>Lesson 7 Wednesday, January 17</p> | <p>Framework Question: How am I listening to others?</p> <p>Topic: Giving and Receiving Advice; Social Influences on Decision Making</p> <p>Description: Other people play a role in our decision-making process, for good or ill. If we want to get good feedback or guidance on our decisions from others, we need to the the social science behind how to listen to others. In addition, knowing who to listen to is just as important as what to listen to. Evidence suggests that many times, we get (and give) bad advice about our decisions. What should we do about it? We will look at social influences in decision making and how to approach others with our problems and decisions.</p> <p>Reading due:</p> <ol style="list-style-type: none"> 1. Duke, <i>How to Decide</i> ch. 8 “Decision Hygiene: If you want to know what someone thinks, stop infecting them with what you think.” 2. “We Get and Give Lots of Bad Advice: Here’s How to Stop” article by Adam Grant, <i>NY Times</i>, April 2, 2020 <p>Assignments/deadlines: Reflective Paper #2</p> |
| <p>Lesson 8 Thursday, January 18</p> | <p>Framework Question: How does this decision look longer-term?</p> <p>Topic: Get Some Distance: Long-term thinking and Status Quo Bias</p> <p>Description: Another way to attain distance in making decisions is get your thinking out of the immediate situation. We will practice in this lesson the “10/10/10” method of long-term thinking and the evidence on why setting our sights on our long-term goals puts immediate choices into perspective.</p> <p>Reading due:</p> <ol style="list-style-type: none"> 1. Listen to Choiceology Episode 7 “How Tomorrow Feels Today” (33 mins.) https://www.schwab.com/learn/story/how-tomorrow-feels-today |

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| | <p>2. Decisive chapter 8 "Overcome Short Term Emotion"</p> <p>Assignments/deadlines: Quiz #2 on NEO (by end of Friday)</p> |
| <p>Lesson 9 Monday, January 22</p> | <p>Topic: Group decision making, conflict and leadership</p> <p>Description: There are many ways of making group decisions, yet rarely do teams and groups discuss how they will decide, let alone justify why this process fits the situation well. We will practice several different forms of group decisions and apply some principles of team leadership to case studies. In class, groups will begin their Group decision making case studies and complete a reflection assignment. We will end with some science-based practical steps in creating good habits.</p> <p>Reading:</p> <ol style="list-style-type: none"> 1. Roberto, ch. 4 "Stimulating the clash of ideas" in <i>Why Great Leaders Don't Take Yes for an Answer</i> <p>Assignments/deadlines:</p> <ul style="list-style-type: none"> • Reflection paper #2 |
| <p>Lesson 10 Tuesday, January 23</p> | <p>Framework Question: Have I anticipated my limitations?</p> <p>Topic: Conducting Premortems and Backcasting</p> <p>Description: Based on ours and others' experience, we can envision the consequences of our decisions. Yet humans have been shown to be notoriously terrible at, and overconfident in, predicting the future. We will discuss how we can become less bad at this part of decision making by considering how our choices would lead to unintended consequences and failures.</p> <p>Reading due:</p> <ol style="list-style-type: none"> 1. Listen to The Happiness Lab with Laurie Santos: "Choice Overload" https://www.pushkin.fm/podcasts/the-happiness-lab-with-dr-laurie-santos/choice-overload (38 mins) 2. Listen to Choiceology podcast, "The power of negative thinking" (31 mins) https://www.schwab.com/learn/story/power-negative-thinking-with-guests-annie-duke-mike-richard-kelvin-wu 3. Decisive chapter 11 "Set a Tripwire" <p>Assignments/deadlines:</p> <ul style="list-style-type: none"> • Group Decision Making Assessment |
| <p>Lesson 11 Wednesday, January 24</p> | <p>Framework Question: Have I anticipated my limitations? (continued)</p> <p>Topic: Keeping Commitments and Building Habits</p> <p>Description: Good decision makers plan negatively, but also need to have strategies to stay with their goals and new habits they want to develop. Indeed the process of decision making we have been learning includes many new habits you will want to develop. We will discuss behavioral strategies such as commitment devises like temptation bundling, the role of accountability, and action triggers.</p> <p>Reading:</p> <ol style="list-style-type: none"> 1. Listen to: WorkLife podcast with Adam Grant: "Building atomic habits with James Clear: https://podcasts.apple.com/ro/podcast/building-atomic-habits-with-james-clear/id1346314086?i=1000618402954 2. Listen to: Choicology podcast with Katy Milkman: "Creatures of Habit: With Guests Wendy Wood, Angela Duckworth & Stephan Kesting": https://www.schwab.com/learn/story/creatures-habit-with-guests-wendy-wood-angela-duckworth-stephan-kesting <p>Assignments/deadlines:</p> <ul style="list-style-type: none"> • Research-Based Decision Guide (Infographic Presentation) • Quiz #3 on NEO (by end of Thursday) • Reflection Paper #3 (due: Friday, January 26th) |

7. Course Requirements and Assessment (with estimated workloads)

| Assignment | Workload (avg.) | Weight in Final Grade | Evaluated Course Specific Learning Outcomes (see list above) | Evaluated Institutional Learning Outcomes* |
|------------------------------------|-----------------|-----------------------|--|--|
| Attendance and Class Participation | 42 | 19% | 2, 3, 5, 6 | 1, 2 |
| Reflective Journals (3) | 39 | 30% (10%/journal) | 1, 2, 4, | 1, 3 |
| Research-Based Decision Guide | 40 | 20% | 5, 7 | 1, 2 |
| Group Decision Making Assessment | 25 | 10% | 3, 6, 8 | 2, 3 |
| Weekly reading quizzes (3) | 9 | 21% | 2,5,6,8 | 1 |
| TOTAL | 150 | 100% | | |

*1 = Critical Thinking; 2 = Effective Communication; 3 = Effective and Responsible Action

8. Detailed description of the assignments

Assignment 1: Reflective Journals (3)

Each week of this course students will be paired to help each other apply the content to the decisions they are currently making. Individuals can choose several smaller decisions or a large decision to apply the framework. At the end of each week, a 2-3 page reflective journal will be due. These journals should show both comprehension and application of the readings and class discussions to one's professional and/or personal decisions.

Assessment breakdown

| Assessed area | Percentage |
|--|------------|
| Provides concrete and specific examples that apply to course content. | 25% |
| Meaningfully connects the readings that week to one's own experience. | 25% |
| Shows understanding of the research and principles that frame this course. | 25% |
| Stays within the requirements of the assignment. | 25% |

Assignment 2: Research-based Decision Guide (Presentation + Infographic)

Students will choose a psychological construct from a list and conduct research on their topic within the realm of decision making. The purpose of this assignment is for students to think critically about how a concept in the psychological research lends itself to insights in making good decisions in the framework we have been using. Students will produce an infographic that applies their research to practical questions and/or guidelines for making decisions.

Assessment breakdown

| Assessed area | Percentage |
|--|-------------------|
| Effective use of scholarly sources/ research findings. | 25% |
| Creatively presents material in an organized, logical way. | 25% |
| Relates concept to decision framework from class. | 25% |
| Clearly articulates practical strategies directly related to research. | 25% |

Assignment 3: Group Decision Making Assessment

Leadership in groups and teams does not necessarily mean formal authority, but it often means applying a good process for making collective decisions. In this assignment students will diagnose group dynamics of two case studies involving a team dilemma, provide a list of options, and argue for their proposed decision. Students will practice the components of crafting an effective proposal as well as utilizing the framework in a team context.

Assessment breakdown

| Assessed area | Percentage |
|--|-------------------|
| Applies two or more readings and/or class discussions to the case study. | 20% |
| Diagnoses team dynamics using leadership principles discussed in class. | 20% |
| Articulates at least four options for addressing the group situation. | 20% |
| Justifies choice with good reasoning and evidence. | 20% |
| Follows the layout and instructions of the assignment. | 20% |

Assignment 4: Weekly Reading Quiz (3)

Short weekly quizzes (completed on NEO) will cover the in-class content and readings from the week. Students are tested on the broader concepts covered and their application by a combination of closed-ended (multiple choice, true/false) and open-ended (short answer) questions. Quizzes will count 7% each toward the final grade.

9. General Requirements and School Policies

General requirements

All coursework is governed by AAU's academic rules. Students are expected to be familiar with the academic rules in the Academic Codex and Student Handbook and to maintain the highest standards of honesty and academic integrity in their work.

Electronic communication and submission

The university and instructors shall only use students' university email address for communication, with additional communication via NEO LMS or Microsoft Teams. Students sending e-mail to an instructor shall clearly state the course code and the topic in the subject heading, for example, "COM101-1 Mid-term Exam. Question". All electronic submissions are through NEO LMS. No substantial pieces of writing (especially take-home exams and essays) can be submitted outside of NEO LMS.

Attendance

Attendance, i.e., presence in class in real-time, at AAU courses is default mandatory; however, it is not graded as such. (Grades may be impacted by missed assignments or lack of participation.) Still, students must attend at least two thirds of classes to complete the

course. If they do not meet this condition and most of their absences are excused, they will be administratively withdrawn from the course. If they do not meet this condition and most of their absences are not excused, they will receive a grade of "FW" (Failure to Withdraw). Students may also be marked absent if they miss a significant part of a class (for example by arriving late or leaving early).

Absence excuse and make-up options

Should a student be absent from classes for relevant reasons (illness, serious family matters), and the student wishes to request that the absence be excused, the student should submit an Absence Excuse Request Form supplemented with documents providing reasons for the absence to the Dean of Students within one week of the absence. Each student may excuse up to two sick days per term without any supporting documentation; however, an Absence Excuse Request Form must still be submitted for these instances. If possible, it is recommended the instructor be informed of the absence in advance. Should a student be absent during the add/drop period due to a change in registration this will be an excused absence if s/he submits an Absence Excuse Request Form along with the finalized add/drop form.

Students whose absence has been excused by the Dean of Students are entitled to make up assignments and exams provided their nature allows. Assignments missed due to unexcused absences which cannot be made up, may result in a decreased or failing grade as specified in the syllabus.

Students are responsible for contacting their instructor within one week of the date the absence was excused to arrange for make-up options.

Late work: No late submissions will be accepted – please follow the deadlines.

Electronic devices

Electronic devices (e.g. phones, tablets, laptops) may be used only for class-related activities (taking notes, looking up related information, etc.). Any other use will result in the student being marked absent and/or being expelled from the class. No electronic devices may be used during tests or exams unless required by the exam format and the instructor.

Eating is not allowed during classes.

Cheating and disruptive behavior

If a student engages in disruptive conduct unsuitable for a classroom environment, the instructor may require the student to withdraw from the room for the duration of the class and shall report the behavior to the student's Dean.

Students engaging in behavior which is suggestive of cheating will, at a minimum, be warned. In the case of continued misconduct, the student will fail the exam or assignment and be expelled from the exam or class.

Plagiarism

Plagiarism obscures the authorship of a work or the degree of its originality. Students are expected to create and submit works of which they are the author. Plagiarism can apply to all works of authorship – verbal, audiovisual, visual, computer programs, etc. Examples are:

- **Verbatim plagiarism:** verbatim use of another's work or part of it without proper acknowledgement of the source and designation as a verbatim quotation,
- **Paraphrasing plagiarism:** paraphrasing someone else's work or part of it without proper acknowledgement of the source,
- **Data plagiarism:** use of other people's data without proper acknowledgement of the source,
- **False quotation:** publishing a text that is not a verbatim quotation as a verbatim quotation,
- **Fictitious citation:** quoting, paraphrasing, or referring to an incorrect or a non-existent work,
- **Inaccurate citation:** citing sources in such a way that they cannot be found and verified,
- **Ghostwriting:** commissioning work from others and passing it off as one's own,
- **Patchwriting:** using someone else's work or works (albeit with proper acknowledgement of sources and proper attribution) to such an extent that the output contains almost no original contribution,
- **Self-plagiarism:** unacknowledged reuse of one's own work (or part of it) that has been produced or submitted as part of another course of study or that has been published in the past,
- **Collaborative plagiarism:** delivering the result of collective collaboration as one's own individual output.

At minimum, plagiarism will result in a failing grade for the assignment and shall be reported to the student's Dean. A mitigating circumstance may be the case of novice students, and the benefit of the doubt may be given if it is reasonable to assume that the small-scale plagiarism was the result of ignorance rather than intent. An aggravating circumstance in plagiarism is an act intended to make the plagiarism more difficult to detect. Such conduct includes, for example, the additional modification of individual words or phrases, the creation of typos, the use of machine translation tools or the creation of synonymous text, etc. The Dean may initiate a disciplinary procedure pursuant to the Academic Codex. Intentional or repeated plagiarism always entail disciplinary hearing and may result in expulsion from AAU.

Use of Artificial Intelligence and Academic Tutoring Center

The use of artificial intelligence tools to search sources, to process, analyze and summarize data, and to provide suggestions or feedback in order to improve content, structure, or style, defined here as AI-assisted writing, is not in itself plagiarism. However, it is plagiarism if, as a result, it obscures the authorship of the work produced or the degree of its originality (see the examples above). AAU acknowledges prudent and honest use of AI-assisted writing, that is, the use of AI for orientation, consultation, and practice is allowed. For some courses and assignments, however, the use of AI is counterproductive to learning outcomes; therefore, the course syllabus may prohibit AI assistance. A work (text, image, video, sound, code, etc.) generated by artificial intelligence based on a mass of existing data, defined here as AI-generated work, is not considered a work of authorship. Therefore, if an AI-generated work (e.g. text) is part of the author's work, it must be marked as AI-generated. Otherwise, it obscures the authorship and/or the degree of originality, and thus constitutes plagiarism. Unless explicitly permitted by the instructor, submission of AI-

generated work is prohibited. If unsure about technical aspects of writing, and to improve their academic writing, students are encouraged to consult with the tutors of the AAU Academic Tutoring Center. For more information and/or to book a tutor, please contact the ATC at: <http://atc.simplybook.me/sheduler/manage/event/1/>.

Course accessibility and inclusion

Students with disabilities should contact the Dean of Students to discuss reasonable accommodations. Academic accommodations are not retroactive.

Students who will be absent from course activities due to religious holidays may seek reasonable accommodations by contacting the Dean of Students in writing within the first two weeks of the term. All requests must include specific dates for which the student requests accommodations.

10. Grading Scale

| Letter Grade | Percentage* | Description |
|--------------|-------------|---|
| A | 95-100 | Excellent performance. The student has shown originality and displayed an exceptional grasp of the material and a deep analytical understanding of the subject. |
| A- | 90-94 | |
| B+ | 87-89 | Good performance. The student has mastered the material, understands the subject well and has shown some originality of thought and/or considerable effort. |
| B | 83-86 | |
| B- | 80-82 | |
| C+ | 77-79 | Fair performance. The student has acquired an acceptable understanding of the material and essential subject matter of the course, but has not succeeded in translating this understanding into consistently creative or original work. |
| C | 73-76 | |
| C- | 70-72 | |
| D+ | 65-69 | Poor. The student has shown some understanding of the material and subject matter covered during the course. The student's work, however, has not shown enough effort or understanding to allow for a passing grade in School Required Courses. It does qualify as a passing mark for the General College Courses and Electives. |
| D | 60-64 | |
| F | 0-59 | Fail. The student has not succeeded in mastering the subject matter covered in the course. |

* Decimals should be rounded to the nearest whole number.

Prepared by and when: Joshua M. Hayden on 11 November 2023

Approved by and when: Karen Grunow-Harsta 22 November 2023