

Development Economics ECON 4687, sección 1 RACHID LAAJAJ Créditos: 4 2023-2

1. Información del equipo pedagógico y horarios de atención a estudiantes

Profesor magistral: Rachid Laajaj Correo electrónico: <u>r.laajaj@uniandes.edu.co</u> Horario de atención a estudiantes: martes, 3:00pm a 4:00pm Lugar de atención a estudiantes: Oficina W-817

Asistente de docencia: Sergio David Pinilla Padilla Correo electrónico: <u>sd.pinilla@uniandes.edu.co</u> Horario de atención a estudiantes: Miércoles 5pm a 6pm Lugar de atención a estudiantes: Por definir

Useful link, the Development Economics Organization Sheet: https://docs.google.com/spreadsheets/d/17rsBuEByOcNIHhiLaLIJIahEZQKXR_eg0Gqa9ANEYiw/edit?usp=sharing

2. Descripción del curso

We view development economics as the process by which the economic well-being and quality of life of a nation, region, local community, or a set of individuals are improved. Hence in this Economic Development class, we aim to better understand, from a micro-economic perspective, what programs, policies, or activities contribute to such improvements in developing countries (Colombia and many other developing countries). Examples of practical questions that we focus on include: What is the role of human capital in development, and how to promote it? In rural areas how do we help farmers adopt new technologies that allow them to sustainably get out of poverty? What policies can help tackle corruption? How do inequalities or the environment affect development and how do we tackle these big issues? The seminar combines empirical analysis with some theoretical work, both at a micro level to provide elements of answers to these fundamental questions and, more importantly, to help students develop their critical thinking and creativity to think about similar issues in various contexts.

The students will read, present and analyze critically many recent papers on this topic in order to develop their knowledge of literature, their ability to read and understand academic papers and to write. We will have some exercises that help students develop their analytical and empirical skills to address development issues and debates to foster critical thinking on what policies can foster development in Colombia and other developing countries. Finally, students will also elaborate their own research proposals to develop their creativity and independence, with a focus on what they find most interesting and can argue that it contributes to the development of some population. The seminar is given in English but questions in Spanish are welcome whenever needed.

3. Resultados de aprendizaje

1. Construct, from the literature discussions and reflection, a solid conceptual understanding of development challenges, their causes the type of policies that can be implemented to address it.

2. Demonstrate mastery of analytical and empirical tools to rigorously analyze development problems and evaluate potential solutions.

3. Implement your own research work applying these tools to shed light on a development problem of your interest.

4. Cronograma

Week	Day	Activity	Evaluated activities and deadlines
1 -	8-Aug	Introduction	Participation (in every class)
1	10-Aug	Impact Evaluation Review	
2 -	15-Aug	Debate on Development, poverty and growth	Debate
	17-Aug	MC on Human Capital	
3 _	22-Aug	Paper Discussions on human capital	4 students presenting the 2 papers
	22-Aug		Quiz on readings 1 and 2
	24-Aug	Impact Evaluation Review	
4 -	29-Aug	Paper Discussions on human capital (2)	4 students presenting the 2 papers Quiz on readings 3 and 4
	31-Aug	Magistral Class: debate on educ + initiation to technology adoption	
5	5-Sep	Paper Discussions financial constraints	4 students presenting the 2 papers Quiz on readings 5 and 6
	7-Sep	Magistral Class technology adoption	
6 -		Homework due on financial constraint	Decklass Cort 1
	12-Sep	some help provided in class if needed	Problem Set 1
	14-Sep	Theory of change (& finalize impact evaluation review if needed)	
7	19-Sep		4 students presenting the 2 papers
		Paper Discussions Tech adoption	Quiz on readings 7 and 8
-	21-Sep	Student presentations	Student presentations
8	26-Sep	Student presentations	Student presentations
	28-Sep	Student presentations	2 page proposals deadline Student presntations
	3-Oct		
	5-Oct	SEMANA I	DE RECESO
9	10-Oct	Feedback from each other on 1st draft of research proposal	Writen Feedback on peer proposal
-	12-Oct	Magistral Class on inequalities	
10 -	17-Oct	Debate on Inequalities	Debate
	19-Oct	Magistral Class Corruption	
11 -		* *	4 students presenting the 2 papers
	24-Oct	Paper Discussions corruption	Quiz on readings 9 and 10
	26-Oct	Magistral Class on poverty traps and social assistance	Quil on readings 5 and 10
		Paper Discussions poverty trap and social	4 students presenting the 2 papers
12	31-Oct	assistance	Quiz on readings 11 and 12
	2-Nov	Magistral Class on environment and cooperation	<u> </u>
13	7-Nov	Debate environment and cooperation	Debate
	9-Nov	Broader debate on development priorities for Colombia and the developing world	Problem Set 2 Game in class and/or broader debate, not based
	14 Nov	Support on how to present & additional doubts	on readings.
14 -	14-Nov 16-Nov	Support on how to present & additional doubts Help to finalize paper for presentations	
	21-Nov	Student presentations	Student presentations
15 -	21-Nov 23-Nov	Student presentations	Student presentations Student presentations
16	23-Nov 28-Nov	Student presentations	Student presentations
			Research proposal
	30-Nov	Student presentations	Student presentations
			Student presitations

The chronogram is tentative and meant to give you and idea, but we will probably make adjustments to the chronogram during the semester.

Research paper deadlines:

due date	Written work	
12-Sep	Problem Set 1	
30-Sep	1st written proposal of your ideas and work	
10-Oct	10-Oct Feedback of peer proposal	
9-Nov	Problem Set 2	
6-Dec	Final version of your article	

5. Referencias

Useful Textbooks:

For an overview of development economics:

My favorite textbook in Development (I uses pieces of it for our magistral class): De Janvry, A. and Sadoulet, E., 2015. Development economics: Theory and practice. Routledge.

Ray, D., 1998. Development economics. Princeton University Press.

2 very useful textbook for Applied Econometrics and impact evaluation methods: Angrist, Joshua D., and Jörn-Steffen Pischke. *Mostly harmless econometrics: An empiricist's companion*. Princeton university press, 2008.

A good textbook on impact evaluation available online (<u>https://mixtape.scunning.com/index.html</u>): Cunningham, S., 2021. *Causal inference*. Yale University Press. Bernal, Raquel, and Ximena Peña. *Guía práctica para la evaluación de impacto*. Ediciones Uniandes-Universidad de los Andes, 2011.

Readings

The ones with * are mandatory readings that will be presented during the classes. Others are highly recommended. You should at least have an overview of abstract and introduction of these additional readings, and more if it is a topic or methodology that you are interested in.

0) Introduction, Poverty and Growth (material for debate)

Dollar, D. and Kraay, A., 2002. Growth is Good for the Poor. Journal of economic growth, 7, pp.195-225.

Aghion, P. and Bolton, P., 1997. A theory of trickle-down growth and development. *The review of economic studies*, *64*(2), pp.151-172.

Poverty, inequality and growth - an interview with Martin Ravallion until 8:30 <u>https://youtu.be/vuDvfTbxOfs</u>

Sen, A., 2000. Development as freedom. Development in Practice-Oxford-, 10(2), pp.258-258.

Valdés, A. and Foster, W., 2010. Reflections on the role of agriculture in pro-poor growth. World Development, 38(10), pp.1362-1374.

Joseph Stiglitz: It's Time to Get Radical on Inequality <u>https://youtu.be/E8N-JdaNa5Y</u>

Degrowth economics, by Serge Latouche Le Monde Diplomatique

Degrowth, postdevelopment, and transitions - a preliminary conversation

Kallis, G., Kostakis, V., Lange, S., Muraca, B., Paulson, S. and Schmelzer, M., 2018. Research on degrowth. *Annual Review of Environment and Resources*, 43, pp.291-316.

1) Human Capital

A) Early Childhood

(1) Andrew, A., Attanasio, O., Bernal, R., Sosa, L.C., Krutikova, S. and Rubio-Codina, M., 2019. *Preschool quality and child development* (No. w26191). National Bureau of Economic Research.

Bernal, R., 2008. The effect of maternal employment and childcare on children's cognitive development. *International Economic Review*, 49(4), pp.1173-1209.

Heckman, J.J., Moon, S.H., Pinto, R., Savelyev, P.A. and Yavitz, A., 2010. The rate of return to the HighScope Perry Preschool Program. *Journal of public Economics*, *94*(1-2), pp.114-128.

Attanasio, O., Cattan, S., Fitzsimons, E., Meghir, C. and Rubio-Codina, M., 2020. Estimating the production function for human capital: results from a randomized controlled trial in Colombia. *American Economic Review*, *110*(1), pp.48-85.

B) Education

(2) Duflo, E., Dupas, P. and Kremer, M., 2021. *The impact of free secondary education: Experimental evidence from Ghana* (No. w28937). National Bureau of Economic Research.

(3) Laajaj, R., Moya, A. and Sánchez, F., 2022. Equality of opportunity and human capital accumulation: Motivational effect of a nationwide scholarship in Colombia. *Journal of Development Economics*, *154*, p.102754.

Hanushek, E.A., Piopiunik, M. and Wiederhold, S., 2019. The value of smarter teachers international evidence on teacher cognitive skills and student performance. *Journal of Human Resources*, *54*(4), pp.857-899.

Duflo, Esther, "Schooling and Labor Market Consequences of School Construction in Indonesia: Evidence from an Unusual Policy Experiment", American Economic Review, Vol. 91, No. 4, September 2001, pp. 795-813.

Dustan, Andrew, Alain De Janvry, and Elisabeth Sadoulet. "Flourish or Fail? The Risky Reward of Elite High School Admission in Mexico City." *Journal of Human Resources* (2016): 0215-6974R1.

Reinikka, R., & Svensson, J. (2011). The power of information in public services: Evidence from education in Uganda. *Journal of Public Economics*, 95(7), 956-966.

C) Trainings

(4) Attanasio, O., Guarín, A., Medina, C. and Meghir, C., 2017. Vocational training for disadvantaged youth in Colombia: A long-term follow-up. *American Economic Journal: Applied Economics*, 9(2), pp.131-143.

Blattman, C., Fiala, N. and Martinez, S., 2014. Generating skilled self-employment in developing countries: Experimental evidence from Uganda. *The Quarterly Journal of Economics*, *129*(2), pp.697-752.

D) Health

Dupas, P., 2014. Short-run subsidies and long-run adoption of new health products: Evidence from a field experiment. *Econometrica*, 82(1), pp.197-228.

Thomas, D., Frankenberg, E., Friedman, J., Habicht, J. P., Hakimi, M., Ingwersen, N., ... & Wilopo, S. (2006). Causal effect of health on labor market outcomes: Experimental evidence.

2) Financial constraints to development

(5) Burgess, R., and R. Pande. "Do rural banks matter? Evidence from the indian social banking experiment." *The American economic review* 95.3 (2005): 780-795.

(6) Giné, X., Goldberg, J., & Yang, D. (2012). Credit market consequences of improved personal identification: field experimental evidence from Malawi. *The American Economic Review*, 2923-2954.

Banerjee, A. V., Duflo, E., Glennerster, R., & Kinnan, C. (2013). The miracle of microfinance? Evidence from a randomized evaluation.

3) Technology Adoption

(7) Atkin, D., Chaudhry, A., Chaudry, S., Khandelwal, A.K. and Verhoogen, E., 2017. Organizational barriers to technology adoption: Evidence from soccer-ball producers in Pakistan. *The Quarterly Journal of Economics*, *132*(3), pp.1101-1164.

(8) Carter, M. R., Laajaj, R., & Yang, D. 2021. "Subsidies and the African Green Revolution: Direct Effects and Social Network Spillovers of Randomized Input Subsidies in Mozambique." *American Economic Journal: Applied Economics*, 13 (2): 206-29. (2014).

Conley, T. G., & Udry, C. R. (2010). Learning about a new technology: Pineapple in Ghana. *The American Economic Review*, 35-69.

4) **Inequalities and Aspirations** (material for debate, to be extended before debate)

Easterly, William. "Inequality does cause underdevelopment: Insights from a new instrument." *Journal of Development Economics* 84.2 (2007): 755-776.

Beaman, L., Duflo, E., Pande, R. and Topalova, P., 2012. Female leadership raises aspirations and educational attainment for girls: A policy experiment in India. *science*, *335*(6068), pp.582-586.

Genicot, G. and Ray, D., 2017. Aspirations and inequality. *Econometrica*, 85(2), pp.489-519.

5) Institutions and Corruption

(9) Muralidharan, Karthik, Paul Niehaus, and Sandip Sukhtankar. "Building state capacity: Evidence from biometric smartcards in India." *The American Economic Review* 106.10 (2016): 2895-2929.

(10) Colonnelli, E., Prem, M. and Teso, E., 2020. Patronage and selection in public sector organizations. *American Economic Review*, *110*(10), pp.3071-99.

Ferraz, C., & Finan, F. (2007). Exposing corrupt politicians: the effects of Brazil's publicly released audits on electoral outcomes.

Gonzalez, R.M., 2021. Cell phone access and election fraud: evidence from a spatial regression discontinuity design in Afghanistan. *American Economic Journal: Applied Economics*, *13*(2), pp.1-51.

Caselli, F. and Michaels, G., 2013. Do oil windfalls improve living standards? Evidence from Brazil. American Economic Journal: Applied Economics, 5(1), pp.208-38.

Hauk, E. and Saez-Marti, M., 2002. On the cultural transmission of corruption. *Journal of Economic theory*, 107(2), pp.311-335.

Lewis-Faupel, S., Neggers, Y., Olken, B. A., & Pande, R. (2016). Can Electronic Procurement Improve Infrastructure Provision? Evidence from Public Works in India and Indonesia. *American Economic Journal: Economic Policy*, 8(3), 258-83.

6) Poverty traps and social assistance programs

(11) Balboni, C., Bandiera, O., Burgess, R., Ghatak, M. and Heil, A., 2022. Why do people stay poor? *The Quarterly Journal of Economics*, *137*(2), pp.785-844.

(12) Posso, C., Guarin, A. and Londoño-Vélez, J., 2023. Reparations as Development? Evidence from Victims of the Colombian Armed Conflict. *Borradores de Economía; No. 1236*.

Laajaj, R., 2017. Endogenous time horizon and behavioral poverty trap: Theory and evidence from Mozambique. *Journal of Development Economics*, *127*, pp.187-208.

Baird, Sarah, Craig McIntosh, and Berk Özler, 2011. "Cash or Condition? Evidence from a Cash Transfer Experiment." Quarterly Journal of Economics 126(4): 1709-1753.

7) Environment and cooperation challenges (material for debate, to be extended before debate)

Stern, N., 2008. The economics of climate change. American Economic Review, 98(2), pp.1-37.

Acemoglu, D., Aghion, P., Bursztyn, L. and Hemous, D., 2012. The environment and directed technical change. *American economic review*, 102(1), pp.131-166.

Overman, H., Cummings, A.R., Luzar, J.B. and Fragoso, J.M., 2019. National REDD+ outcompetes gold and logging: The potential of cleaning profit chains. *World Development*, *118*, pp.16-26.

6. Metodología

In a typical week, one class will be dedicated to a magistral class from the professor and another class would be mostly dedicated to readings, either through students' presentations, followed by a broader discussion about the paper, and what can be learned from it about causes and solutions to underdevelopment issues, or through debates which should clearly reflect insights from the readings (together with the students' critical thinking).

As you can see in the chronogram, some classes will be dedicated to the students presenting their own research ideas at two main stages, before the recession week and at the end of the semester. This final work will be requested at the end of the semester.

Below we provide a description of each one of the main components of this class.

A. Magistral class

The discussion of each paper is an occasion for you to raise the parts that you did not understand in the paper (you are not expected to understand everything, most papers are recently published at the "frontier" of economic development research, so it is OK if you don't understand everything and don't be afraid to ask questions.

In magistral classes, the professor will provide lessons with a general overview about the topics that we study, some theory and some of the tools that are necessary to better understand the papers and to help you conduct your own research. All of it, hopefully together with abundant and enthusiastic students' participation! Participation is evaluated at every class, and counts for 10% of the final grade

B. Readings from the literature

The readings take a substantial part of this course, we will discuss the content of the papers, their rigor and credibility of the results, usefulness and policy implications. For this, it is crucial that students prepare for classes by reading the articles assigned each week, during most weeks.

During each session with due readings, articles that start with a number in parenthesis, (#) are mandatory readings. However, among the 2 mandatory readings planned for a given course, each student will read only one (as explained below in the quiz section).

The discussion of each paper is an occasion for you to raise the parts that you did not understand in the paper. Most papers are recently published and at the "frontier" of economic development research, so don't be afraid to ask things, you are not expected to understand everything.

Besides the mandatory readings, each section has many additional readings. I highly recommend that you at least have a look at each one of them (at least the abstract and perhaps the introduction) and eventually go through it if you find it very interesting or if it is particularly relevant to your investigation proposal.

B.1. Presentations of papers from the literature

During this course, students are expected to present papers from the literature. Each paper will be presented by 2 students, and you will be given up to 12 minutes per paper presentation so that we have enough time to present 2 papers and discuss them during a class. A presentation should typically include at least the research question, methodology and main results, often with a bit of motivation and context. Please make sure that you focus on making the main message clear rather than on details.

This semester, each student will present two paper, one before September 8th and another one after September 8th. Please go the Development Economics Organization Sheet below and select the two papers that you want to present, and for each reading class, the paper that you want to read:

 $\underline{https://docs.google.com/spreadsheets/d/17 rs BuEByOcNlHhiLaLIJIahEZQKXR_eg0Gqa9ANEYiw/edit?usp=sharing$

Please note that 1) I need every student to fill this well before each reading class, 2) we always keep the balance in the number of readers of each paper (this semester 2 presenters + 4 other readers per paper) and 3) this sheet is "first come first served" so if your favorite choice is already taken, you need to modify it.

B.2. Quizzes on readings

One typical organization of such class will be as follows: half of the students will read paper (1) and the other half will read paper (2). The students who red paper (2) are welcome to ask many questions at the end of the presentation of paper (1) to make sure that they understood well (and vice versa). After the discussion, we have one quiz per student. The quiz assigned depends on the paper chosen by the student. Typically, the quiz has 4 questions on your chosen paper + 1 very general question on the paper that you didn't read, which you should be able to address based on the presentation and discussion in the same class.

B.3. Organized Debates informed by readings

Debates are important to practice talking, to develop your ability to argument based on logical reasoning, integrating knowledge from the field and different studies, but also with your own arguments, allowing you to think outside of the box and be critical. There is no bad opinion, as long as you can logically support your arguments.

A debate is not just about winning the argument, it is also a great time to listen, share opinions and learn. Make sure that you respond to each other and don't just throw your arguments without listening and reacting. Ideally, we end up the debates with a consensus of more moderate positions, building on each one's arguments.

In about 3 classes, we will have an organized debate. While we hope that debates and active discussions will be frequent throughout the class, in an organized debate, 1) you are organized as teams of students, 2) you are asked to defend a specific position, 3) you will be asked to read papers or other sources to prepare it, and your knowledge of it should be reflected in the debate (though you should feel free to use arguments beyond the readings) 4) Each debates will have its own evaluation assigned by the professor.

The readings are fundamental to be well prepared for the debates. Each group has a set of reading assigned to the group. Feel free to organize yourselves in the way that you want to share the readings, but all readings (or videos) should be covered by at least one student. One possible way to split it is that each student must read in depth one reading but also making sure that all students read at least the abstract of all readings to have an idea of what is in the other readings.

We use the same google sheet to organize readings and preparation for the debates: <u>https://docs.google.com/spreadsheets/d/17rsBuEByOcNlHhiLaLIJIahEZQKXR_eg0Gqa9ANEYiw/edit?usp=sharing</u>

For the first debate, I organized the teams myself.

C. Problem sets

Two problem sets will be given during the semester. They are very data oriented, come along with a paper from the literature and ask you to replicate and interpret some results from this paper. You can work in groups of 2 students on each problem set.

D. Your research proposal

Since a primary objective is to strengthen students' ability to do independent research, throughout the course students will develop a research proposal. This should be an individual work. Students who for a specific reason want to work as a group should come to the professor first to ask for an authorization and explain why. It can be justified for example for MEcA students who will pursue a thesis dissertation as a group.

You are free to pick any topic that: 1) is related to development (broadly defined, hence most work in a developing country would it) and 2) is micro-economic (it can be empirical or also theoretical).

My primary advice is to pick a topic that you feel very interested in so that you feel enthusiastic about it. It can be a work that you share with another class, but it should not be a work that is already advanced (from a past class), or if you want to do this, please inform me first, and explain to me why you want to keep working on this same work and how you think that you can make progress on it if you work on it this semester.

Students are highly recommended to work on their investigation throughout the semester, not only at the times with deadlines on their research proposal.

The Students will be assigned at least one meeting with the teaching assistant to get direct feedback. Students can also attend the lecturer's office hours when they deem it necessary (or make an appointment with the teacher). Do not hesitate to directly contact the teaching assistant or myself whenever you have doubts.

The evaluations of your own research are divided into one first 2-page description and one final proposal (see the document "Guidelines for research proposal").

D.1. 2-page presentation of your research ideas

By the end of the first half of the semester, you should have a 2-page presentation that includes at least 1) the motivation 2) the research question, 3) a brief review of the literature 4) the methodology 5) which data you think you can use for this (if it is empirical). In addition, the course seeks to strengthen the communicative ability of the students with the presentation of the work. The length is maximum 2 pages (regular margins, times new roman, 1,5 spacing, font size 11), including any figure or table, but not references.

This work will also be presented during the last weeks of the first half of the semester.

D.2 Research proposal

By the end of the semester, the students are asked to provide their final proposal, which should be no more than 5 pages (regular margins, times new roman, 1,5 spacing, font size 11), including any figure or table, but not references. The expected at least 1) the motivation 2) the research question, 3) a review of the literature and clear definition of your contribution to the literature 4) the methodology, if it is empirical, it should be clear about whether it estimates a causal effect, if it does, then how does it address potential endogeneity issues, and if it doesn't then why are the results interesting even though they are not causal 5) the description of the data (if empirical), whereas if it is theoretical, it should have a brief description of the model and it mechanisms.

This work will also be presented during the last weeks of the semester.

D.2 Peer review

Providing feedback to each other is a fundamental part of academic life. I hope that this peer review helps students go in this direction, although I hope that students will exchange advice directly throughout the class.

After the first 2-page description of ideas is sent, we will share these among students. Each student will be given a random work from another student to provide a peer review, which should be constructive: including advices on how to improve upon the work. This peer review should be about ½ page, and no more than 1 page. This will be evaluated and shared with the student.

We will then set a moment during the class to exchange and directly share comments among students.

Group Rotation

Many works are in group (paper presentations and problem sets at least). For these ones, I ask that you never re-use the same group during the semester. Please change your group every single time. We will try to facilitate group formation whenever needed. This aims to support getting to know each other with as many students as possible during the semester.

7. Evaluaciones

The final grade will be calculated as follows:

60 % of the total grade will be based on the readings and homework:

- Class Participation: 10%
- Presentations of a paper (from literature): 10% (2 x 5%)
- Quizzes on readings: 18% (5 x 4%, after eliminating lowest grade)
- Debates: 10%
- Problem sets: 8% (2 x 4%)
- Provide constructive feedback on the proposal of another student: 4%

40 % of the total grade will be based on your own paper:

- 1st written 2-page proposal: 10%
- Presentation of your first proposal: 5%
- Written final version of your research proposal: 15%
- Final presentation of your research proposal: 10%

Specific guidelines will be provided for each task.

Any task submitted after the deadline will be penalized unless it is justified by a valid excuse.

The final qualifications of the subjects will be numerical, from one point five (1.50) to five point zero (5.00), in units, tenths and hundredths. Teachers have the autonomy to establish their own criteria for approximation of final or partial grades, but they must inform it in the course program and on the first day of class.

8. Asistencia

Absenteeism will affect your participation grade: absenteeism during classes means a 0 grade at participation for this class (unless a justification is provided). Additionally, if non-justified (or approved ex-ante for very specific motives) <u>absenteeism exceeds 20% of classes then you would be disqualified from the course</u> or assigned a minimum grade to the entire course.

9. Políticas generales de los cursos de Economía y fechas importantes

Los estudiantes deben consultar <u>este enlace</u>, donde se encuentran las reglas sobre asistencia a clase, excusas válidas, fraude académico y faltas disciplinarias, reclamos, políticas de bienestar y fechas importantes del semestre.

Important dates:

- Beginning of classes: August 8.
- Week of recess: October 2-7.
- Deadline to upload partial notes to MiBanner (minimum 30%): October 13th.
- Last day to check from the course: October 27 at 6:00 p.m. m.
- Last day of classes: December 2.

• Week 16 (last week of classes): November 27 to December 2. By decision of the Academic Council, this week no new content is taught. This week is used for the comprehensive learning outcomes assessment process, which may include a final exam, review sessions, final project report presentations, etc.

• Last day to upload final notes to MiBanner: December 14th.