AMBERTON UNIVERSITY
e-COURSE SYLLABUS

MGT5920.E1 Dealership Legal/Regulatory Compliance
PROFESSOR INFORMATION:
Professor: Dr. D. Spaulding
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COURSE INFORMATION:
MGT4920.E1 Dealership Legal/Regulatory Compliance
Level: Graduate
Beginning Date of Session: September 12 ,2026
Ending Date of Session: November 19, 2026
Student access available to the Student Portal: Saturday, September 12, 2026

Students enrolled in distance learning courses are not assessed any additional fees for security or identity verification.

COURSE PREREQUISITES:
None

TEXTBOOK(S) AND REQUIRED MATERIALS:
Title: *CARLAW F&I Legal Desk Book 9th edition*
Author: Thomas B. Hudson, Michael A. Benoit, Eric L. Johnson
Publisher: CounselorLibrary.com,LLC
Year Published: 2025
Edition: 9th
ISBN: 9780997924435
Price: Available at http://amberton.ecampus.com

Title: *The Future of Automotive Finance and Insurance*
Author: Joel Kansanback
Publisher: Advantage Media Group
Year Published: 2025
Edition: 1st
ISBN: Print: 139798891881884 eBook (Kindle): 979-8891881891 Audio: B0FY73YDBR
Price: Available at http://amberton.ecampus.com

Amberton University has an agreement with eCampus.com to provide a full-service online bookstore to students. The Amberton University Virtual Bookstore is accessible through the University's website, www.Amberton.edu. There is also a bookstore link in the Student Portal.

The AU Virtual Bookstore provides an easy to use interface, online buyback of books, and same day shipment of most titles with an average delivery time of 2-3 days depending on the student's location. Textbook options include new, used, rental, and electronic media as available.

Since no books are sold on campus, students should plan accordingly and purchase their books in advance of the first day of class, allowing time for shipping. Be certain you are enrolled in the course before purchasing your book(s). All textbook information (Title, Author, ISBN, etc.) is available in the course syllabi so students can shop competitively. Most textbooks can be purchased from many different textbook vendors. Some textbooks may only be available on the University's Virtual Bookstore. Students should be careful to obtain the exact resource(s) required for the course.

APA Requirement
APA (American Psychological Association) style is most commonly used to cite sources within the social sciences. This resource, revised according to the 7th edition, offers examples for the general format of APA research papers, in-text citations, endnotes/footnotes, and the reference page. For more information, please consult the Publication Manual of the American Psychological Association, (7th ed.). All coursework at Amberton University will comply with the standards contained in the APA Publication Manual.

COURSE COMPETENCIES:
This course examines the legal, regulatory, and compliance environment governing automotive dealerships, with particular emphasis on finance and insurance (F&I) operations, ethical sales practices, and consumer protection. Topics include major federal, state, and local laws and regulatory agencies affecting automotive retail, such as the Federal Trade Commission (FTC), Truth in Lending Act (TILA), Equal Credit Opportunity Act (ECOA), Fair Credit Reporting Act (FCRA), and state motor vehicle and consumer protection agencies. Students analyze dealership finance and insurance operations, including credit evaluation, leasing, lender relationships, product offerings, compliance requirements, and internal controls, with emphasis on regulatory compliance, risk management, and the strategic role of compliance in dealership financial performance. The course also prepares students for the Association of Finance and Insurance Professionals (AFIP) certification exam.

UPON COMPLETION OF THE COURSE, THE STUDENT WILL BE COMPETENT:
1. Analyzing federal, state, and local regulatory frameworks governing automotive retail and consumer finance and evaluating their implications for dealership operations, finance and insurance practices, and regulatory compliance responsibilities.
2. Evaluating the structure, roles, and operational workflows of dealership finance and insurance (F&I) departments and assessing how these processes support compliant and profitable dealership operations.
3. Assessing dealership consumer financing, leasing, and deal structuring processes to determine how credit evaluation, contract design, and financing alternatives affect regulatory compliance and financial outcomes.
4. Applying federal consumer protection regulations, including the Truth in Lending Act (TILA), Fair Credit Reporting Act (FCRA), and Equal Credit Opportunity Act (ECOA), to dealership financing transactions to ensure proper disclosure, documentation, and regulatory compliance.
5. Evaluating finance and insurance products, including service contracts, GAP insurance, and ancillary offerings, to assess regulatory compliance requirements, ethical sales considerations, and their impact on dealership profitability.
6. Assessing dealership lender relationships and indirect financing processes, including lender agreements, approval workflows, and deal funding procedures, to evaluate associated compliance, operational, and financial risks.
7. Evaluating dealership compliance management systems and internal control structures designed to monitor regulatory adherence, documentation accuracy, and operational accountability within finance and insurance operations.
8. Applying ethical decision-making frameworks and regulatory governance standards to dealership finance and insurance scenarios to promote responsible sales practices and consumer protection.
9. Assessing dealership regulatory risk exposure and the potential operational, legal, and financial consequences of non-compliance with consumer protection and lending regulations.
10. Analyzing dealership compliance data and regulatory indicators while applying AI-enabled and technology-based monitoring tools to support compliance oversight and risk detection.
11. Assessing the operational, financial, and strategic implications of emerging regulatory changes affecting dealership finance and insurance operations and evaluating organizational responses to evolving regulatory environments.
12. Interpreting dealership compliance audits, regulatory findings, and monitoring reports to identify compliance gaps and recommend corrective actions.

ACQUIRED SKILLS
1. Analyze dealership regulatory and compliance frameworks affecting automotive retail operations
2. Evaluate finance and insurance department workflows, controls, and responsibilities

3. Apply federal and state consumer protection and lending regulations
4. Assess regulatory risks related to dealership lending, leasing, and insurance products
5. Evaluate internal control systems designed to ensure compliance
6. Interpret dealership finance and insurance compliance metrics, audit findings, and regulatory risk indicators
7. Analyze lender relationships and financing alternatives
8. Apply ethical decision-making frameworks to compliance scenarios
9. Evaluate regulatory enforcement risks and mitigation strategies
10. Implement analytics and AI-enabled compliance monitoring tools to support dealership compliance processes and regulatory risk management.

COURSE POLICIES:

1. The Schedule is subject to minor changes prior to the course opening.
2. No late assignments, make-ups, incompletes, etc. will be accepted
3. Really Important: Your votes each week are worth 20% of a letter grade. Please read the direction on how the DBs are conducted and graded.
4. All **quizzes and final exam are open** on the first day of the course. Each one will close at the end of the specific week. You can work ahead but not behind!
5. Use of AI in Discussion Boards and written assignment MUST be disclosed, i. e. Cited)
6. Citations will not cast an unfavorable light on your writings, however excessive citations will affect your grades.
7. Use all the tools at your disposal: Draft Coach etc.
8. Use Publication Manual of the American Psychological Association, (7th ed.). for citations and formatting.
9. **DB voting: Put it on your calendar -Thursday - Sunday**

Student's Responsibilities
This syllabus contains information, policies, and procedures for a specific course. By enrolling, the student agrees to read, understand, and abide by the policies, rules, regulations, and ethical standards of Amberton University as contained in the current university catalog and schedule of classes.

Attendance Policy:
Regular and punctual class attendance and engagement is expected at Amberton University. In case of an absence, it is the student's responsibility to contact the professor as soon as possible. If a student intends on withdrawing from a course, it is the student's responsibility to follow the university's policy on formally withdrawing from a course. **Ceasing to attend classes does not constitute an official withdrawal.**

Attendance in a lecture course is defined as punctual arrival to, and engagement in, a full lecture session. A Student in a lecture course missing more than 20% (two class periods for weekday classes or one class period for Saturday classes) of the class meetings may be assigned a grade of an "F" or withdrawn at the discretion of Amberton University.

Attendance in a distance learning course is defined as active participation in the weekly online class sessions. "Active participation" can be defined as: submitting an academic assignment, taking an exam, engaging in an interactive tutorial, participating in an online discussion forum (or chat session), or initiating (or responding to) a communication with a faculty member about an academic assignment or the subject matter of the course. A student not meeting these requirements may be assigned a grade of an "F" or withdrawn at the discretion of Amberton University.

Plagiarism Policy
Plagiarism is the presentation of someone else's work as though it were your own. If you use another person's words, ideas, or information; or if you use material from an outside source – whether a book, magazine, newspaper, business publication, broadcast, speech, or electronic media – you must acknowledge that

source. Plagiarism is a violation of the University's code of student ethical conduct and is one that is taken seriously. Amberton University operates on an honor system; therefore, honesty and integrity are essential characteristics of all who are associated with the institution. All Amberton students are expected to abide by the honor system and maintain academic integrity in all their work. Amberton University and its instructors monitor student work for plagiarism and reserve the right to submit such work to technology-based plagiarism detection services and applications at any time.

Self-plagiarism means reusing work that you have already published or submitted for a class. It can involve:

- Resubmitting an entire paper
- Copying or paraphrasing passages from your previous work

Self-plagiarism misleads your readers by presenting previous work as completely new and original. Students may not submit the same paper in substance in two or more classes without prior written permission of the instructors involved.

Amberton University students who use Artificial Intelligence (AI) generated content must adhere to the following policies:

Originality: Students must avoid presenting AI generated content as their own original work. It is essential to acknowledge the involvement of AI in the content creation process in order to maintain academic and ethical standards.
Paraphrasing: When using AI generated content, students must rephrase and/or modify the generated text. Paraphrased AI generated content should also be properly cited.
Acknowledgement: When using AI generated content in any assignment, proper credit must be given to the AI system that generated the content. https://apastyle.apa.org/blog/how-to-cite-chatgpt

Students agree that by taking this course, all required assignments may be subject to submission for a textual similarity review to Turnitin.com for the detection of plagiarism and self-plagiarism. All submitted papers will be included as source documents in the Turnitin.com reference database solely for the purpose of detecting plagiarism in future papers. Use of Turnitin.com service is subject to the Usage Policy posted on the Turnitin.com website.

Turnitin is a writing improvement and plagiarism prevention tool which uses special algorithms, to compare text-based student submissions to the Turnitin database and other online sources. Turnitin produces a detailed **similarity report** that can be customized and viewed by instructors and students.

Turnitin "Draft Coach" is a Google based add-on to Turnitin which supports students in developing high-quality academic writing; and serves as an integrity coach. Draft Coach helps address errors and improve the quality of student's writing by highlighting grammar mistakes, identifying incorrectly cited sources, and scanning for similarity across several databases. By providing formative feedback on how to address citation issues, incorrect grammar, and matches with the Turnitin database, Draft Coach provides explanations to help students become more confident writers, capable of producing higher quality work both in academics and in the workplace.

Please see below for instructions.

COURSE OUTLINE AND CALENDAR:

The course outline is the critical component of the course. It is in the outline that topics and learning resources are brought together. Aside from a personal lecture (not available to e-Course students) the course outline should sufficiently inform the student of all the information (type, source, and important due dates) that will be learned during the course. Do not include the actual assignments and exercises within the syllabus, but do include important due dates, activities scheduled, as well as examination dates.)

Week	Topic	Assignment	Competencies Covered	Due Date
Week 1 September 12 -20, 2026	Future of Automotive Finance and Insurance (FAF&I) Foreword Introduction **Chapter 1**: *The Bottom Line* **Chapter 2:** *Bringing Your Workforce into a Positive Culture.* **Chapter 3:** *A Focus on Management* Week 1 Lecture	DB 1 Quiz Foreword, Introduction and Chapters 1-3, Week 1 Lecture, All material in Week 1 Module	CC # 3, 8,	September 16, 2026 First DB post Due Wednesday September 20,2026 Follow-up posts: Sunday Voting Thursday-Sunday Quiz 1 Due Sunday
Week 2 September 21-27, 2026	FAF&I **Chapter 4**: *Finding and Retaining Your Visionary Staff* **Chapter 5:** *Strategies of the Highest Performing Managers* FAF&I **Chapter 6:** *Training is an Extension of a Positive Culture*	DB 2 Quiz Chapters 4-6, Week 2 Lecture, All material in Week 2 Module	CC # 7,	September 23, 2026 First DB post Due Wednesday September 27, 2026 Follow-up posts: Sunday Voting Thursday-Sunday Quiz Due Quiz 2 Due Sunday
Week 3 September 28-October 4, 2026	**Chapter 7** *How Compliance Became Oppressive in Automotive Retail* FAF&I **Chapter 8** *Building a Culture of Compliance* **Chapter 9:** *Getting the Most Out of Your Digital Retail Tool*	DB 3 Quiz Chapters 7-9, Week 3 Lecture All material in Week 3 Module	CC # 4,10, 11, 7,	September 30th 2026 First DB post Due Wednesday October 4, 2026 Follow-up posts: Sunday Voting Thursday-Sunday Quiz Due
Week 4 October 5. 2026-October 11. 2026	FAF&I **Chapter10** The Future of F&I and Review	DB 4 Quiz Chapter 10 Week 1 Lecture, All material in Week 4 Module	CC #: 11, 12,	October 7, 2026 First DB post Due Wednesday October 11. 2026 Follow- posts: Sunday Voting Thursday-Sunday Quiz Due **1st Written Assignment**
Week 5 October 12-18, 2026	Carlaw: **Chapter 1:** *Introduction* **Chapter 2** *Truth in Lending Reg Z* CarLaw: **Chapter 3** *Consumer Leasing Reg M*	DB 5 Quiz Chapters 1-3, , All material in Week 5 Module	CC # 1, 4,	October14, 2026 First D post Due Wednesday October 18, 2026 Follow-up posts: Sunday

				Voting Thursday-Sunday Quiz Due
Week 6 October 19-25, 2026	CarLaw: **Chapter 4** *Equal Credit Opportunity Reg B* ***Chapter 5*** Fair Credit Reporting Act **Chapter 6** *Federal Trade Commission: Used Car Rule*	DB 6 Quiz Chapters 4-6, All material in Week 6	CC # 1, 4,	October 21, 2026 First DB post Due Wednesday October 25, 2026 Follow-up posts: Sunday Voting Thursday-Sunday Quiz Due
Week 7 October 26-November 1, 2026	CarLaw; **Chapter 7** *FTC Credit Rules* **Chapter 8** *Federal Advertising Rules* **Chapter 9** *Magnuson-Moss Warranty Act* **Chapter 10** *Federal Odometer Act*	DB 7 Quiz Chapters 1-3, All material in Week 7 Module	CC # 1, 4,	October 28 , 2026 First DB post Due Wednesday November 1, 2026 Follow-up posts: Sunday Voting Thursday-Sunday Quiz Due
Week 8 November 2-8, 2026	CarLaw **Chapter 11** *Gramm-Leach-Billy Act and Privacy Regs* **Chapter 12** *USA Patriot Act and OFAC Req*. **Chapter 13** *FinCEN/IRS Form 8300*	DB 8 Quiz Chapters 11-13, All material in Week 8 Module	CC # 1. 4,	November 4, 2026 First DB post Due Wednesday November 8, 2026 Follow-up posts: Sunday Voting Thursday-Sunday Quiz Due **2nd Written Assignment DUE**
Week 9 November 9-15, 2026	CarLaw **Chapter 14**: *Do not Call* **Chapter 15:** *Do not Fax* **Chapter 16:** *Do not Email* **Chapter 17** *Arbitration*	DB 8 Quiz Chapters 14-17 All material in Week 9 Module	CC # 1, 4,	November 11, 2026 First DB post Due Wednesday November 15, 2026 Follow-up posts: Sunday Voting Thursday-Sunday Quiz Due
Week 10 November 16-17, 2026	Wrap-up Final Exam	Course Evaluation Final exam Comprehensive Weeks 1-10	CC # 1-12	**Final Exam Due November 17, 2026** ***Final Exam is open on day one of the course September, 12, 2026***

GRADING CRITERIA:

Grading consists of

Discussion Boards (9)	@ 40points = 360 points
Quizzes (9),	@ 40 points = 360 points
Final Exam (1)	@ 140 = 140 points
Written Assignment (2)	@100 points = 140 points .
Total	1,000 points

Graduate

92 – 100	A
82 – 91	B
72 – 81	C
62 – 71	D
Below 62	F

GRADE NOTIFICATION AND INSTRUCTOR FEEDBACK:
Students should review instructor feedback provided through Moodle or Amberton CampusWeb Portal. Final grades are processed after the session and may be viewed through the student portal. Grades will not be released by phone or through unsecured channels.

Incomplete Grades
An "I" (Incomplete) grade is granted only at the professor's discretion for emergencies or illness.

Students have 30 days from the end of the session to complete the course requirements. If the conditions are not met within this 30-day window, the "I" automatically converts to an "F".

How To Withdraw From a Course
To be official, the class withdrawal must be in writing and signed by the student requesting the withdrawal; no withdrawal is accepted verbally. Please review the "Schedule of Classes" (online or in-print) for procedures for class changes or withdrawals and the refund policy and schedule.

COURSE DELIVERY METHODOLOGY:
This course is delivered through Moodle. Students are expected to have reliable internet access, basic computer skills, the ability to upload/download files, use Amberton email, and submit assignments in the required format. Students needing assistance should use the Amberton SSO support/ticket process.

HOW TO ACCESS YOUR COURSE:

SINGLE SIGN-ON (SS0) INSTRUCTIONS FOR AMBERTON UNIVERSITY
Students should access Amberton systems through the Single Sign-On portal at https://sso.amberton.edu. After logging in, students can access Moodle, Amberton email, CampusWeb, and other assigned applications. Students who need help accessing SSO should submit a support request through the SSO support option or contact support@amberton.edu..

Moodle Tutorial:
Upon successful log in and access to the Moodle learning platform, there is a *Student Moodle Tutorials* course available, to learn about the basics of Moodle. Simply click on the link for the *Student Moodle Tutorials* and read through the various learning topics: Navigating; Communicating; Assignments & Exams; Grades; and Student Resources.

COURSE COMMUNICATIONS:
Students will communicate with faculty through the Moodle Learning Platform or the Amberton University email system.

Email Communication

Students are expected to use their Amberton email account and Moodle for course communication. Students should check Amberton emails regularly for course and university notices.

Upon completion of a session, all communication and course specific information is removed from the Moodle system. If a student needs to maintain a record of communications or assignments, the student is strongly encouraged to print out or download these items to a disk for their own records.

FORMAT AND SUBMISSION OF ASSIGNMENTS:
Assignments must be submitted through the appropriate Moodle assignment link unless otherwise directed by the instructor. Students are responsible for submitting files in the format required by the instructor.

INSTRUCTOR/COURSE EVALUATION:
Students will have the opportunity to complete an anonymous course and instructor evaluation near the end of the session. Instructions and dates will be provided through Moodle and/or Amberton email.

RESEARCH RESOURCES:
The **Amberton Library** provides access to full-text articles, peer-reviewed databases, and research tools, with options like Interlibrary Loan (ILL) and TexShare for items outside its collection. For research assistance, students can connect with library staff during operating hours via email (Library@amberton.edu), phone (972-279-6511 ext. 185), "How-to" videos, live online chat, or in person at the Garland campus.

MICROSOFT OFFICE 365 EDUCATION:
Amberton University students may access Microsoft 365 Education resources as provided by the university.

GOOGLE WORKSPACE FOR EDUCATION:
Amberton students are assigned a Google Workspace for Education account, including Amberton Gmail, Google Drive, Google Docs, Sheets, and Slides. Students should use their Amberton Google account for course-related work when required.