COURSE SYLLABUS

Money Banking & Financial Markets BNKG 1340.73426
Spring 2015

ARTS, BUSINESS, SPORTS SCIENCE, AND TECHNOLOGY DIVISION
BUSINESS and TECHNOLOGY LABORATORIES
Office Hours: 8:00 a.m. - 8:30 p.m. Mon-Thu,
8:00 a.m. - 4:30 p.m. Fri
Location: T135, Telephone: 972-273-3450

This course syllabus is intended as a set of guidelines for MONEY and FINANCIAL MARKETS. Both North Lake College and your instructor reserve the right to make modification in content, schedule and requirements as necessary to promote the best education possible within prevailing conditions affecting this course.

Instructor Information:
Professor: Aviles, Nancy
Email: naviles@dcccd.edu
Phone Contact: (972) 925-6397
Office Hours: Online M-F 2:45pm <> 4:00pm.

Course Information:
Course title: Money and Financial Markets
Course number: BNKG 1340
Section number: 73426
Credit hours: 3

Class meeting time: Online: Login with your student ID# (with an e in front) as your user name and password at http://ecampus.dcccd.edu.

Course description:
Survey of the role of monetary policy and related effects upon financial intermediaries. Overview of financial market, regulatory functions, and structures. Description of investments and funds management.

Course prerequisites:
Required or Recommended Textbooks and Materials:

Textbook - An Introduction to Money, Banking, and Financial Systems by Pamela Smith, Ph.D. Available in the North Lake College Bookstore and through eFollett - Required

Software Requirements

This course can be accessed from the Internet at http://ecampus.dcccd.edu - use your student ID# [with an e in front] for your username and password. Click on “Tools” and “edit your personal information” by putting in your correct email address. Management on the Internet requires browser software, such as Mozilla Firefox and an email address. – Required

Web sites

Web sites (to be communicated via eCampus) – Highly Recommended

Course Objectives:

At the end of the course, the teacher will have taught students regarding:

- The role of money in the economy.
- The parts of the financial system.
- The nature, behavior, and impact of interest rates.
- The history and structure of the banking regulatory.
- The structure of central banks and the Federal Reserve System.
- The nature and impact of nonbank financial institutions.
- The nature and impact of financial institutions.

Specific Course Learning Outcomes:

- Recognize the importance of the money and banking system
- Discuss business cycles, money and the economy
- Understand basic principles of monetary policy and its impact on the economy
- Explore the banking or financial services industry
- Identify job opportunities in the financial services industry

SCANS Competencies

<table>
<thead>
<tr>
<th>Resources</th>
<th>C1.1, C1.3</th>
<th>Manages Time</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Manages Material and Facility Resources</td>
</tr>
<tr>
<td>Interpersonal</td>
<td>C2.4, C2.5</td>
<td>Exercises Leadership</td>
</tr>
<tr>
<td>Information</td>
<td>C3.1, C3.2, C3.3</td>
<td>Acquires and Evaluates Information</td>
</tr>
<tr>
<td>Systems</td>
<td>C4.1</td>
<td>Understands Systems</td>
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<tr>
<td></td>
<td></td>
<td>Organizes and Maintains Information</td>
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<tr>
<td></td>
<td></td>
<td>Uses Computers to Process Information</td>
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</table>
### Technology | C5.2, C5.3 | Computer Software, Internet Technologies
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#### SCANS FOUNDATION SKILLS

**Basic Skills** | F6.1, F6.2, F6.3, F6.6 | **Reading, Writing, Arithmetic, Speaking**
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**Thinking Skills** | F7.1, F7.2, F7.3, F7.4, F7.5, F7.6 | **Creative Thinking, Decision Making, Problem Solving, Mental Visualization, Knowing How to Learn, Reasoning**
**Personal Qualities** | F8.1, , , F8.4, F8.5 | **Responsibility, Self-Management, Integrity/Honesty**

Please go to [http://www.NLCcc.edu/mkt/scans.htm#whatis](http://www.NLCcc.edu/mkt/scans.htm#whatis) for a complete definition and explanation of SCANS. This list summarizes the SCANS competencies addressed in this particular course.

### Course Outline: Course Outline: Subject to Revision

Save your responses as a **Word Document** and send assignments to **naviles@dcccd.edu**

<table>
<thead>
<tr>
<th>Week 1</th>
<th>January 26 - Feb. 1</th>
<th>Read Chapter 1 Text Review learning objectives</th>
<th>Complete all Questions for Review and Thought Ch. 1 (pages 11, 23 and 28)</th>
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<tbody>
<tr>
<td>Week 2</td>
<td>Feb. 2 – Feb. 8</td>
<td>Read chapter 2 Text Review Learning Objectives</td>
<td>Complete all Questions for Review and Thought Ch. 2 (pages 36, 44 and 53)</td>
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<tr>
<td>Week 3</td>
<td>February 9 - 15</td>
<td><strong>Prepare for Exam 1 – Deadline for Exam 1 is February 17</strong>&lt;br&gt;The exam will drop off the system immediately at 10:00P.M.</td>
<td>Submit Ch. 1 or Ch. 2 topic questions <strong>before</strong> the date you take your online test.</td>
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<tr>
<td>Week 4</td>
<td>February 16-22</td>
<td>Read chapter 3 Text Review Learning Objectives</td>
<td>Complete all Questions for Review and Thought Ch. 3 (pages 66, 74 and 79)</td>
</tr>
<tr>
<td>Week 5</td>
<td>February 23 – Mar 1</td>
<td>Read chapter 4 Text Review Learning Objectives</td>
<td>Complete all Questions for Review and Thought Ch. 4 (pages 89 and 96)</td>
</tr>
<tr>
<td>Week 6</td>
<td>March 2- Mar. 8</td>
<td><strong>Prepare for Exam 2 – Deadline for Exam 2 is March 8</strong>&lt;br&gt;The exam will drop off the system immediately at 10:00P.M.</td>
<td>Submit Ch. 3 or Ch. 4 topic questions <strong>before</strong> the date you take your online test.</td>
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<tr>
<td>Week 7</td>
<td>March 9 - 15</td>
<td><strong>I will not be available during this week. Happy Spring Break!</strong></td>
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<tr>
<td></td>
<td>March 16 - 22</td>
<td>Read chapter 6 Text Review Learning Objectives</td>
<td>Complete all Questions for Review and Thought Ch. 6 (pages 137 and 144)</td>
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<tr>
<td>Week 8</td>
<td>March 23 - 29</td>
<td>Read chapter 7 Text Review Learning Objectives</td>
<td>Complete all Questions for Review and Thought Ch. 7 (pages 159, 166 and 174)</td>
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<tr>
<td>Week 9</td>
<td>March 30– April 5</td>
<td><strong>Prepare for Exam 3 – Deadline for Exam 3 is April 6</strong>&lt;br&gt;The exam will drop off the system immediately at 10:00P.M.</td>
<td>Submit Ch. 6 or Ch. 7 topic questions <strong>before</strong> the date you take your online test.</td>
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<tr>
<td>Week 10</td>
<td>April 6 - 12</td>
<td>Read chapter 8 Text Review Learning Objectives</td>
<td>Complete Questions for Review and Thought Ch. 8 (pages 185 and 194)</td>
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<tr>
<td>Week 11</td>
<td>April 13 - 19</td>
<td>Read chapter 9 Text Review Learning Objectives</td>
<td>Complete Questions for Review and Thought Ch. 9 (pages 206 and 218)</td>
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<tr>
<td>Week 12</td>
<td>April 20 - 26</td>
<td><strong>Prepare for Exam 4 – Deadline for Exam 4 is April 27</strong>&lt;br&gt;The exam will drop off the system immediately at 10:00P.M.</td>
<td>Submit Ch. 8 or Ch. 9 topic questions <strong>before</strong> the date you take your online test.</td>
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Means of assessment of Course Learning Outcomes:

The learning process will include the following strategies:

- Reading assignments
- Internet/research/writing assignments
- Questions for review and thought
- Tests

Evaluation Procedures:

Topic Questions: Complete the Questions for Review and Thought located at the end of each chapter’s Topic sections in the Textbook. You will be required to research the answer to each question covered in the Textbook. However, you are only responsible for submitting 5 of the 10 chapters for grading purposes, one set of chapter questions corresponding to each test. For example, Test 1 covers chapters 1 and 2. Submit either all questions for chapter 1 OR all questions for chapter 2. Each chapter’s completed and submitted Topic assignments are worth 50 points of 250 possible points. See the Assignments document for the specific pages on which Questions for Review and Thought are located. You must complete and submit the Topic Questions covering a specific test before you take the test. There is NO opportunity for you to earn extra credit in this course.

Tests: Take five tests online. Tests cover the major parts of the book and their related discussion. The tests could include any or all of the following types of questions: objective (true/false, multiple choice, matching) short answer, and fill-in-the-blank. All tests will be counted equally. Each test is worth 100 points for a total of 500 points.

Exams and Assignments:

| Assignments/ chapter questions | 250 Points |
| Test 1                          | 100 Points |
| Test 2                          | 100 Points |
| Test 3                          | 100 Points |
| Test 4                          | 100 Points |
| Final Exam / Test 5             | 100 Points |
| Cumulative Points               | 750 Points |

Grading Scale
Departmental Policies:

Communications

Emails received from 8am to 4pm Monday through Friday will be answered within 24 hours. Emails received after 4pm Fridays and on weekends and holidays will be answered on the next class day.

General Course Organization

This course will be taken online. Students will be responsible for demonstrating competence in the areas specified by the course Learning Objectives.

Refer to the Schedule of Assignments for this class.

Read the textbook chapter at least twice. The first time scan the chapter topics reading the major points, and then the second time, concentrate on trying to understand the information, which will require asking yourself questions about what you are reading. Then paraphrase the definitions for each term and concept. Complete assignments (Questions for Review and Thought). Take the examinations online.

Attendance Policy

Students must have access to the Internet. This access may be through local campus computer labs or from home via an Internet provider. Regular participation is critical. Participation means contributing class Topic questions on a frequent basis. In general, the rule of thumb for college classes is two hours of preparation for every hour of classwork. Because this class is taught via the Internet, students should expect to spend approximately six to eight hours per week on this course. (For example, spend 2 to 3 hours per week composing and replying to discussions and assignments, 2 to 3 hours per week reading and interpreting the material, 2 hours per week preparing for and taking exams.)

If you are receiving Financial Aid grants or loans, you must begin attendance in all classes. Do not drop or stop attending any class without consulting the Financial Aid Office. Changes in your enrollment level and failing grades may require that you repay financial aid funds.

Assessments

Students will be held to standards similar to those found in the workplace. I expect you to complete your assignments on time with an open willingness to learn. To measure the extent to which students attain the objectives of the course the following will be given:

Your grade is based upon results. Submission of assignments begins the evaluation process and involves both the student and the instructor. Students are allowed and expected to correct assignments. If corrected assignments are submitted before the “due date,” a grade of 100 is possible. Assignments submitted just before the due date will not allow the student ample time to make corrections. The slightest imperfection or misunderstanding will automatically cost 20 points. The best approach is to submit assignments early. The “due date” means the last day on which topic questions or tests are accepted. So make sure you see that there are deadlines for the five exams and topic questions. You may take the exams early, but not later that the deadlines listed.
Chapter Topic questions (see Topic Questions above) must be emailed prior to the exam deadline (the last day on which the student can take the exam for the chapters submitted) for a student to obtain credit.

INSTITUTIONAL POLICIES

ACADEMIC DISHONESTY
The Student Code of Conduct prohibits academic dishonesty and prescribes penalties for violations. According to this code, which is printed in the college catalog, "academic dishonesty", includes (but is not limited to) cheating, fabrication, facilitating academic dishonesty, plagiarism, and collusion.

1) The Vice-President of Academic & Student Affairs may initiate disciplinary proceedings against a student accused of academic dishonesty.

2) Academic dishonesty includes, but is not limited to, cheating on a test, plagiarism and collusion.

3) Cheating on a test includes:
   a) Copying from another student’s test paper;
   b) Using, during a test, materials not authorized by the person giving the test;
   c) Collaborating with another student during a test without permission to do so;
   d) Knowingly using, buying, selling, stealing, transporting, or soliciting in whole or part the contents of an un-administered test.
   e) Substituting for another student, or permitting another student to substitute for you to take a test; and
   f) Bribing another person to obtain an unadministered test or information about an unadministered test.

4) “Plagiarism” means the appropriation of another’s work (ideas and/or words) and the unacknowledged incorporation of that work in one’s written work offered for credit. Quotes not identified as quotes constitute a form of plagiarism even if the borrowed ideas are documented.

5) “Collusion” means an unauthorized collaboration with another person in preparing written work offered for credit.

Academic dishonesty may result in the following sanctions, including, but not limited to:
1. A grade of zero or a lowered grade on the assignment or course.
2. A reprimand.
3. Suspension from the college.

NOTIFICATION OF ABSENCE DUE TO RELIGIOUS HOLY DAY(S)
Students who will be absent from class for the observance of a religious holiday must notify the instructor in advance. Please refer to the Student Obligations section of the college catalog for more explanation. You are required to complete any assignments or take any examinations missed as a result of the absence within the time frame specified by your instructor.

REQUIREMENTS OF THE AMERICANS WITH DISABILITIES ACT (A430)
North Lake College provides academic accommodations to students with disabilities, as defined under ADA law. It is the student's choice and responsibility to initiate any request for accommodations. If
you are a student with a disability who requires such ADA accommodations, please contact North Lake College's Disability Services Office in person (A430) or by phone at 972-273-3165. http://www.northlakecollege.edu/resources/disability.html

**ADMINISTRATIVE WITHDRAWAL**

Students with valid extenuating circumstances may be eligible for an administrative withdrawal by the Dean of the Division in which the course or courses are taught. An administrative withdrawal will not be awarded to students who simply fail to withdraw prior to the last day to receive a “W.” The request for an administrative withdrawal must be made in writing to the Dean of the Division with any supporting documentation attached. This must occur before the last official day of the semester.

**DROP POLICY**

If you are unable to complete this course, you must officially withdraw by **Friday, April 17th, 2015.** Withdrawing is a formal procedure which you must initiate; your instructor cannot do it for you. All Dallas County Community Colleges charge a higher tuition rate to students registering the third time for a course. This rule applies to the majority of credit and Continuing Education / Workforce Training courses. Developmental Studies and some other courses are not charged a higher tuition rate. Third attempts include courses taken at any DCCCD college since the fall 2002 semester. For further information, go online to: [http://www.DCCCD.edu/thirdcourseattempt](http://www.DCCCD.edu/thirdcourseattempt).

**STOP BEFORE YOU DROP**

For students who enrolled in college level courses for the first time in the fall of 2007, Texas Education Code 51.907 limits the number of courses a student may drop. You may drop no more than 6 courses during your entire undergraduate career unless the drop qualifies as an exception. Your campus counseling/advising center will give you more information on the allowable exceptions. Remember that once you have accumulated 6 non-exempt drops, you cannot drop any other courses with a “W”. Therefore, please exercise caution when dropping courses in any Texas public institution of higher learning, including all seven of the Dallas County Community Colleges. For more information, you may access: [https://www1.dcccd.edu/coursedrops](https://www1.dcccd.edu/coursedrops).

**FINANCIAL AID STATEMENT**

Students who are receiving any form of financial aid should check with the Financial Aid Office prior to withdrawing from classes. Withdrawals may affect your eligibility to receive further aid and could cause you to be in a position of repayment for the current semester. Students who fail to attend or participate are also subject to this policy.

To apply for financial aid in the DCCCD, students must complete FAFSA (Free Application for Federal Student Aid) on the web at: [http://www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**COUNSELING SERVICES (A430)**

Counseling services for personal issues are provided to all students currently enrolled at North Lake College. These services are provided by licensed professionals who are bound by confidentiality (within ethical parameters) at no charge. With the assistance of a counselor, students are able to identify, understand, resolve issues and develop appropriate skills. To make an appointment call 972-273-3333 or visit A 430.

**THE ACADEMIC SKILLS CENTER (A332)**

The Academic Skills Center (ASC) is designed to provide assistance to students in the following areas:
- Labs for students enrolled in foreign language, Developmental Reading, and ESOL courses. One-on-one tutoring is available.
- The Writing Center can help students clarify writing tasks, understand instructors’ requirements, develop and organize papers, explore revision options, detect grammar and punctuation errors, and properly use and document sources. Rather than merely editing or “fixing” papers, tutors focus on helping students develop and improve their writing skills.
- The Online Writing Lab (OWL) allows students to submit papers to our writing tutors electronically and get feedback within 24-72 hours. The OWL can be accessed through eCampus. After logging on to eCampus, click on the Community Tab at the top. Type “Owl” in the search field and click “Go.” Next, click on the double drop-down arrows next to “NLC-OWL2,” and then click on “Enroll.” Once enrolled, students can receive services from the OWL.

For more information or to schedule a tutoring appointment, come by A-332 or call 972-273-3089.

**TESTING CENTER (A 425)**
Monday-Thursday: 8:30 a.m. – 8:00 p.m.
   - No tests will be issued after 7:00 p.m. Other cut-off times may be in effect for specific exams by the instructor’s direction. All exams collected at 8:00 p.m.
Friday-Saturday: 8:30 a.m.-3:30 p.m.
   - No tests will be issued after 2:30 p.m. Other cut-off times may be in effect for specific exams by the instructor’s direction. All exams collected at 3:30 p.m.
Sunday – CLOSED

If you instructor requires you to complete an exam in the Testing Center, be sure to have the following information when you request you test:
1. Instructor’s name
2. Subject, course number, and section number (exp: Speech 1311.7011)
3. Exam number (1st, 2nd, 3rd, etc.)
4. Exam deadline (Get this information from your instructor. The testing staff cannot look up this information on computers).

You should also bring the following supplies:
1. Pencil
2. Scantron answer sheet
3. A Test Request Form must be completed before entering the Testing Center.
5. Government or school issued photo identification is required & enforced.

You may not bring personal items into the Testing Center. This includes bags, cell phones, and pagers.

Please show courteous and cooperative behavior while using the services provided by the Testing Center.

DO NOT bring children to the Testing Center. You must make arrangements for the care of your children prior to your exam date. The police department will be notified of any unattended children.

DO NOT take any testing materials with you when you leave the Testing Center. This includes the test, answers, charts, scratch paper. These items will be attached to your test.

Questions? Please visit the Testing Center (A 425) or call 972-273-3160.
### Learning Activities, Outcomes, and Assessment

<table>
<thead>
<tr>
<th>Learning Activity</th>
<th>Learning Outcomes</th>
<th>Evaluation / Assessment</th>
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</table>
| **1.** Students will learn the way banks use the Federal Reserve as a service provider for cash management, investment custody and currency/coin provider. | • How order new currency from the Federal Reserve Branch nearest your bank  
• How to put bank investments into and take them out of the Federal Reserve’s custody system.  
• The procedures a bank uses to borrow money from the Federal Reserve as a lender of last resort to commercial banks in the United States. | Complete graded written assignments.  
Ability to answer Exam Questions related to understanding of procedures. |
| **2.** Students will learn how different economic cycles can affect banks profits, risk management and operations. | • How to monitor the interest rate market including the discount rate charged by the Federal Reserve.  
• How hedging of duration risk is performed in the mortgage market using commitments. | Complete graded written assignments.  
Ability to answer Exam Questions |
| **3.** Students will learn the impact of the fairly recent introduction of Money Market Funds continue to impact the banking industry and the difference between a money market fund and a bank money market account. | • How FDIC insured deposits differ from mutual fund money market investments and how to explain this to customers and make the proper disclosures. | Complete graded written assignments.  
Ability to answer Exam Questions related to understanding of differences and necessary disclosures. |
| **4.** Students will learn how to deal with international trade settlements. | • How domestic banks facilitate international trade through the issuance of trade credit, letters of credit and facilitate foreign exchange or money transfers to other international banks or business partners. | Complete graded written assignments.  
Ability to answer Exam Questions |

### Order of Study – Listed by Major Topics
- An Introduction to the Banking System
- Why Study Money and Banking?
- What is Money?
- What is a Financial Institution?
- The Financial System
This course syllabus is intended as a set of guidelines for MONEY and FINANCIAL MARKETS. Both North Lake College and your instructor reserve the right to make modification in content, schedule and requirements as necessary to promote the best education possible within prevailing conditions affecting this course.