



Money and Financial Markets-24191

BNKG-1340

F8B 2021 Section 4422 3 Credits 10/18/2021 to 12/12/2021 Modified 10/03/2021

Course Meetings

Course Modality

Online Anytime (WW)

Traditional online course without scheduled meetings

Meeting Days

Online Anytime (WW)

Traditional online course without scheduled meetings

Meeting Times

Online Anytime (WW)

Traditional online course without scheduled meetings

Meeting Location

Online Anytime (WW)

Traditional online course without scheduled meetings

Welcome and Instructor Information

Instructor: Professor Cornelia Davis

Email: cornelia.davis@hccs.edu

What's Exciting About This Course

What I find exciting about this course is the relation of the Federal Reserve's monetary and fiscal policy to the banking industry, financial markets and the overall economy.

My Personal Welcome

Welcome to Money and Financial Markets—I'm delighted that you have chosen this course!

I will be your professor this semester. I am here to facilitate your learning. To be successful in this course, I encourage you read everything, stay on task, be an active participant, and study well. By learning these concepts, you will be equipped with the knowledge and skills to advance in your quest for a degree or certificate in Banking/Finance.

Preferred Method of Contact

Please use Canvas to contact me. Canvas email messages tell me in which class you are enrolled. This information is very helpful to me in determining how best to respond to your message. That's why I strongly prefer you use Canvas email. It's for you!

You may also contact the Finance Banking Department personnel listed below:

Program Coordinator: Janet Parr, janet.parr@hccs.edu, 713-718-5404

Program Assistant: Marvell Quinones, marvell.frankquinones@hccs.edu, 713-718-5403

Division Chair: Ken Hernandez, kenneth.hernandez@hccs.edu, 713-718-2468

Office Hours

Online

Canvas Email

Canvas email is also the primary way in which I communicate with students. Please check your messages frequently. I will respond to emails within 24 hours Monday through Friday; I will reply to weekend messages on Monday mornings.

Course Overview

Course Description

BNKG 1340: Monetary policy and its related effects on financial intermediaries. Includes financial markets, regulatory functions, and structures. Addresses investment and funds management.

Requisites

BNKG1340 requires a student to be placed into GUST 0341 in reading, ENGL 0310 or 0349 in writing and MATH 0308 in math. If you have enrolled in this course having satisfied these prerequisites, you have a higher chance of success than students who have not done so. Please carefully read and consider the repeater policy in the HCCS Student Handbook.

Banking/Finance Department Website

<https://www.hccs.edu/programs/areas-of-study/business/banking-finance/>

Core Curriculum Objectives (CCOs)

Add Content Here

Student Learning Outcomes and Objectives

Program Student Learning Outcomes (PSLOs)

Can be found at:

<https://www.hccs.edu/programs/areas-of-study/business/banking-finance/>

Course Student Learning Outcomes (CSLOs)

Upon completion of BNKG1340, the student will be able to:

1. Identify the role of the Federal Reserve and other central banks influencing the money supply;
2. Describe principles of monetary and fiscal policy as they relate to the banking industry;
3. Describe the characteristics of financial intermediaries, related markets, investments, and funds management.

Learning Objectives

Learning Objectives for each CSLO can be found at [HCC Learning Web for Finance/Banking](#)

☰ Departmental Practices and Procedures

Department Specific Instructor and Student Responsibilities

Add Content Here

Program-Specific Student Success Information

Add Content Here

☰ Instructional Materials and Resources

Instructional Materials

The [HCC Online Bookstore \(https://hccs.bncollege.com/shop/hccs-central/page/find-textbooks\)](https://hccs.bncollege.com/shop/hccs-central/page/find-textbooks) provides searchable information on textbooks for all courses. Check with your instructor before purchasing textbooks because the book might be included in your course fees.

The textbook listed below is *required* for this course.

"M&B3", 3rd Edition; by Dean Croushore; Cengage; ISBN: 9781285167961

The book is included in a package that contains the text as well as an access code and can be found at the HCC Bookstore.

Please note that we request textbooks from the bookstore, which is operated by Barnes & Noble Bookstores and not by Houston Community College. If you do not order/buy your books before classes begin, you may have difficulty obtaining a copy of the textbook. It is in your best interest to purchase your books BEFORE classes begin. You may also purchase your books from another textbook retailer.

✓ Course Requirements

Assignments, Exams, and Activities

Type	Weight	Topic	Notes
Quizzes & Assignments	30%		Chapter Quizzes and Assignments.
Midterm Exam	20%		Chapters 1-9
Research Project	30%		
Final Exam	20%		Chapters 10-18

Grading Formula

Grade	Range	Notes
A	90-100	
B	80-89	
C	70-79	
D	60-69	
F	0-59	

* Instructor's Practices and Procedures

Incomplete Policy

In order to receive a grade of Incomplete ("I"), a student must have completed at least 85% of the work in the course. In all cases, the instructor reserves the right to decline a student's request to receive a grade of Incomplete.

Missed Assignments/Make-Up Policy

Missed assignments can be detrimental to a student's overall grade. Students should do everything they can to avoid missing assignments. Since the due dates are known well in advance, there are few excuses for missing assignments and is considered unacceptable to this professor. If by chance you know you will miss an assignment, it is best to discuss the matter with the professor in advance. In this course, make-ups are not accepted. However, one of the student's lowest quiz grades will be dropped. Documentation of an emergency is required to allow for a make-up. NOTE: A make-up exam is not a retake. That is, make-up exams are allowed only for missed exams.

Academic Integrity

Any form of academic dishonesty including cheating or plagiarism will not be tolerated. Any assignment that has even an indication of academic dishonesty will result in a zero for the assignment. Scholastic Dishonesty will result in a referral to the Dean of Student Services.

Here's the link to the HCC information about academic integrity (Scholastic Dishonesty and Violation of Academic Scholastic Dishonesty and Grievance):

<https://www.hccs.edu/about-hcc/procedures/student-rights-policies--procedures/student-procedures/>
(<https://www.hccs.edu/about-hcc/procedures/student-rights-policies--procedures/student-procedures/>)

Attendance Procedures

If you miss the first 12.5% of any course (i.e. the period before the Official Date of Record/Approve Roster date) HCC will drop you due to non-attendance. Students need to attend the first day of class and to log on to online classes on the first day of class. THIS IS A STATE OF TEXAS POLICY. It is not an instructor, department, or college created policy. This being an Online Anytime class, attendance is not taken. Completion of assignments on time is part of your attendance.

Student Conduct

Students are expected to behave in a respectful manner to the instructor and their classmates. Respectful behavior is expected in class and online. Any form of disrespect will not be tolerated.

Instructor's Course-Specific Information

Assignments that require grading will receive that grade within 48 hours after the assignment due date.

Devices

The use of electronic devices is acceptable for accessing the class content while in class only. Personal use of electronic device is unacceptable during class time.

This does not apply to Online Anytime classes.

Faculty Statement about Student Success

Successful completion of this course requires a combination of the following:

1. Reading the textbook
2. Participating in online course activities
3. Completing assigned course work online
4. Submitting assignment, activities, and all assigned course work on time

There is no short cut for success in this course; it requires reading (and probably re-reading) and studying the material using the course objectives as a guide

Faculty-Specific Information Regarding Canvas

This course section will use Canvas (<https://eagleonline.hccs.edu> (<https://eagleonline.hccs.edu>)) to supplement in-class assignments, exams, and activities.

HCCS Open Lab locations may be used to access the Internet and Canvas. For best performance, Canvas should be used on the current or first previous major release of Chrome, Firefox, Edge, or Safari. Because it's built using web standards, Canvas runs on Windows, Mac, Linux, iOS, Android, or any other device with a modern web browser.

Canvas only requires an operating system that can run the latest compatible web browsers. Your computer operating system should be kept up to date with the latest recommended security updates and upgrades.

Social Justice Statement

Add Content Here

HCC Policies and Information

HCC Grading System

HCC uses the following standard grading system:

Grade	Grade Interpretation	Grade Points
A	Excellent (90-100)	4
B	Good (80-89)	3
C	Fair (70-79)	2
D	Passing (60-69), except in developmental courses.	1
F	Failing (59 and below)	0
FX	Failing due to non-attendance	0
W	Withdrawn	0
I	Incomplete	0
AUD	Audit	0
IP	In Progress. Given only in certain developmental courses. A student must re-enroll to receive credit.	0
COM	Completed. Given in non-credit and continuing education courses.	0

Link to Policies in Student Handbook

Here's the link to the HCC Student Handbook: <https://www.hccs.edu/studenthandbook> (<https://www.hccs.edu/studenthandbook>)

In it you will find information about the following:

- Academic Information
- Academic Support
- Attendance, Repeating Courses, and Withdrawal
- Career Planning and Job Search
- Childcare
- disAbility Support Services
- Electronic Devices
- Equal Educational Opportunity
- Financial Aid TV (FATV)
- General Student Complaints
- Grade of FX
- Incomplete Grades
- International Student Services
- Health Awareness
- Libraries/Bookstore
- Police Services & Campus Safety
- Student Life at HCC
- Student Rights and Responsibilities
- Student Services
- Testing
- Transfer Planning
- Veteran Services

Link to HCC Academic Integrity Statement

<https://www.hccs.edu/student-conduct> (<https://www.hccs.edu/student-conduct>) (scroll down to subsections)

Campus Carry Link

Here's the link to the HCC information about Campus Carry:

<https://www.hccs.edu/campuscarry> (<https://www.hccs.edu/campuscarry>)

HCC Email Policy

When communicating via email, HCC requires students to communicate only through the HCC email system to protect your privacy. If you have not activated your HCC student email account, you can go to [HCC Eagle ID \(https://www.hccs.edu/email\)](https://www.hccs.edu/email) and activate it now. You may also use Canvas Inbox to communicate.

Office of Institutional Equity

Use the following link to access the HCC Office of Institutional Equity, Inclusion, and Engagement: <https://www.hccs.edu/eoo> (<https://www.hccs.edu/eoo>)

Ability Services

HCC strives to make all learning experiences as accessible as possible. If you anticipate or experience academic barriers based on your disability (including long and short term conditions, mental health, chronic or temporary medical conditions), please meet with a campus Abilities Counselor as soon as possible in order to establish reasonable accommodations. Reasonable accommodations are established through an interactive process between you, your instructor(s) and Ability Services. It is the policy and practice of HCC to create inclusive and accessible learning environments consistent with federal and state law. For more information, please go to <https://www.hccs.edu/accessibility> (<https://www.hccs.edu/accessibility>)

Title IX

Houston Community College is committed to cultivating an environment free from inappropriate conduct of a sexual or gender-based nature including sex discrimination, sexual assault, sexual harassment, and sexual violence. Sex discrimination includes all forms of sexual and gender-based misconduct and violates an individual's fundamental rights and personal dignity. Title IX

prohibits discrimination on the basis of sex-including pregnancy and parental status in educational programs and activities. If you require an accommodation due to pregnancy please contact an Abilities Services Counselor. The Director of EEO/Compliance is designated as the Title IX Coordinator and Section 504 Coordinator. All inquiries concerning HCC policies, compliance with applicable laws, statutes, and regulations (such as Title VI, Title IX, and Section 504), and complaints may be directed to:

David Cross
Director EEO/Compliance
Office of Institutional Equity & Diversity
3100 Main
(713) 718-8271
Houston, TX 77266-7517 or Institutional.Equity@hccs.edu (<mailto:Institutional.Equity@hccs.edu>)

<https://www.hccs.edu/titleix> (<https://www.hccs.edu/titleix>)

Office of the Dean of Students

Contact the office of the Dean of Students to seek assistance in determining the correct complaint procedure to follow or to identify the appropriate academic dean or supervisor for informal resolution of complaints.

<https://www.hccs.edu/about-hcc/procedures/student-rights-policies--procedures/student-complaints/speak-with-the-dean-of-students/> (<https://www.hccs.edu/about-hcc/procedures/student-rights-policies--procedures/student-complaints/speak-with-the-dean-of-students/>)

Student Success

Expect to spend at least twice as many hours per week outside of class as you do in class studying the course content. Additional time will be required for written assignments. The assignments provided will help you use your study hours wisely. Successful completion of this course requires a combination of the following:

- Reading the textbook
- Attending class in person and/or online
- Completing assignments
- Participating in class activities

There is no short cut for success in this course; it requires reading (and probably re-reading) and studying the material using the course objectives as a guide.

Canvas Learning Management System

Canvas is HCC's Learning Management System (LMS), and can be accessed at the following URL:

<https://eagleonline.hccs.edu> (<https://eagleonline.hccs.edu>)

HCCS Open Lab locations may be used to access the Internet and Canvas. For best performance, Canvas should be used on the current or first previous major release of Chrome, Firefox, Edge, or Safari. Because it's built using web standards, Canvas runs on Windows, Mac, Linux, iOS, Android, or any other device with a modern web browser.

Canvas only requires an operating system that can run the latest compatible web browsers. Your computer operating system should be kept up to date with the latest recommended security updates and upgrades.

HCC Online Information and Policies

Here is the link to information about HCC Online classes, which includes access to the required Online Information Class Preview for all fully online classes: <https://www.hccs.edu/online/> (<https://www.hccs.edu/online/>)

Scoring Rubrics, Sample Assignments, etc.

Look in Canvas for the scoring rubrics for assignments, samples of class assignments, and other information to assist you in the course. <https://eagleonline.hccs.edu/> (<https://eagleonline.hccs.edu/>)

Instructor and Student Responsibilities

As your Instructor, it is my responsibility to:

- Provide the grading scale and detailed grading formula explaining how student grades are to be derived
- Facilitate an effective learning environment through learner-centered instructional techniques
- Provide a description of any special projects or assignments
- Inform students of policies such as attendance, withdrawal, tardiness, and making up assignments
- Provide the course outline and class calendar that will include a description of any special projects or assignments
- Arrange to meet with individual students during office hours, and before and after class as required

As a student, it is your responsibility to:

- Attend class in person and/or online
- Participate actively by reviewing course material, interacting with classmates, and responding promptly in your communication with me
- Read and comprehend the textbook
- Complete the required assignments and exams
- Ask for help when there is a question or problem
- Keep copies of all paperwork, including this syllabus, handouts, and all assignments
- Be aware of and comply with academic honesty policies in the [HCCS Student Handbook](https://www.hccs.edu/studenthandbook) (<https://www.hccs.edu/studenthandbook>)

Sensitive or Mature Course Content

In this college-level course, we may occasionally discuss sensitive or mature content. All members of the classroom environment, from your instructor to your fellow students, are expected to handle potentially controversial subjects with respect and consideration for one another's varied experiences and values.

EGLS3

The EGLS³ ([Evaluation for Greater Learning Student Survey System \(https://www.hccs.edu/egls3\)](https://www.hccs.edu/egls3)) will be available for most courses near the end of the term until finals start. This brief survey will give invaluable information to your faculty about their teaching. Results are anonymous and will be available to faculty and division chairs after the end of the term. EGLS³ surveys are only available for the Fall and Spring semesters. -EGLS3 surveys are not offered during the Summer semester due to logistical constraints.

<https://www.hccs.edu/egls3> (<https://www.hccs.edu/egls3>)

Housing and Food Assistance for Students

Any student who faces challenges securing their foods or housing and believes this may affect their performance in the course is urged to contact the Dean of Students at their college for support. Furthermore, please notify the professor if you are comfortable in doing so.

This will enable HCC to provide any resources that HCC may possess.

Student Resources

Tutoring

HCC provides free, confidential, and convenient academic support, including writing critiques, to HCC students in an online environment and on campus. Tutoring is provided by HCC personnel in order to ensure that it is contextual and appropriate. Visit the [HCC Tutoring Services \(https://www.hccs.edu/tutoring\)](https://www.hccs.edu/tutoring) website for services provided.

Libraries

The HCC Library System consists of 9 libraries and 6 Electronic Resource Centers (ERCs) that are inviting places to study and collaborate on projects. Librarians are available both at the libraries and online to show you how to locate and use the resources you need. The libraries maintain a large selection of electronic resources as well as collections of books, magazines, newspapers, and audiovisual materials. The portal to all libraries' resources and services is the HCCS library web page

at <https://library.hccs.edu> (<https://library.hccs.edu>).

Supplementary Instruction

Supplemental Instruction is an academic enrichment and support program that uses peer-assisted study sessions to improve student retention and success in historically difficult courses. Peer Support is provided by students who have already succeeded in completion of the specified course, and who earned a grade of A or B. Find details at <https://www.hccs.edu/supplemental-instruction> (<https://www.hccs.edu/supplemental-instruction>)

Resources for Students:

<https://www.hccs.edu/covid19students> (<https://www.hccs.edu/covid19students>)

Basic Needs Resources:

<https://www.hccs.edu/support-services/counseling/hcc-cares/basic-needs-resources/> (<https://www.hccs.edu/support-services/counseling/hcc-cares/basic-needs-resources/>)

Student Basic Needs Application:

<https://www.hccs.edu/basicneeds> (<https://www.hccs.edu/basicneeds>)

COVID-19

Here's the link to the HCC information about COVID-19:

<https://www.hccs.edu/covid-19> (<https://www.hccs.edu/covid-19>)

Instructional Modalities

In-Person (P)

Safe, face-to-face course with scheduled dates and times

Online on a Schedule (WS)

Fully online course with virtual meetings at scheduled dates and times

Online Anytime (WW)

Traditional online course without scheduled meetings

Hybrid (H)

Course that meets safely 50% face-to-face and 50% virtually

Hybrid Lab (HL)

Lab class that meets safely 50% face-to-face and 50% virtually

Course Calendar

Syllabus Modifications

The instructor reserves the right to modify the syllabus at any time during the semester and will promptly notify students in writing, typically by e-mail, of any such changes.

Week	Dates	Topic/Assignments Due
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Week	Dates	Topic/Assignments Due
1	10/18/2021	Ch. 1 Introduction to Money & Banking Ch. 2 The Financial System & The Economy Ch. 3 Money & Payments Ch. 1, Ch. 2, and Ch. 3 Quizzes due/10-24-2021
2	10/25/2021	Ch. 4 Present Value Ch. 5 Structure of Interest Rates Ch. 6 Real Interest Rates Ch. 4, Ch. 5, and Ch. 6 Quizzes due / 10-31-2021 Lecture 1 "Origins of the Federal Reserve" due 10-31-2021
3	11/1/2021	Ch. 7 Stocks and Other Assets Ch. 8 How Banks Work Ch. 9 Government's Role in Banking Ch. 7, Ch. 8, and Ch. 9 Quizzes due / 11-7-2021 Lecture 2 "Federal Reserve After WWII" due 11-7-2021
4	11/8/2021	Midterm Exam due 11/10/2021 by 11:59 pm Ch. 10 Economic Growth and Business Cycle Ch. 11 Modeling Money Ch. 10 and Ch. 11 Quizzes due / 11-14-2021
5	11/15/2021	Ch. 12 The Aggregate Demand/Aggregate Supply Model Ch. 13 Modern Macroeconomics Model Ch. 14 Economic Interdependence Ch. 12, Ch. 13 and Ch. 14 Quizzes due / 11-21-2021 Lecture 3 "Federal Reserve Response to the Financial Crisis" due 11-21-2021
6	11/22/2021	Ch. 15 The Federal Reserve System Ch. 16 Monetary Controls Ch. 15 and Ch. 16 Quizzes due / 11-28-2021 Lecture 4 "The Aftermath of the Crisis" due 11-28-2021

Week	Dates	Topic/Assignments Due
7	11/29/2021	Ch. 17 Monetary Policy: Goals and Tradeoffs Ch. 18 Rules for Monetary Policy Ch. 17 and Ch. 18 Quizzes due / 12-5-2021 Research Project Due 12/5/2021 by 11:59 pm. submitted in Canvas
8	12/6/2021	FINAL EXAM (in Canvas) Open Monday, 12/6/2021 at 12am and Close on Wednesday, 12/8/2021 at 11:59pm.

Additional Information

Departmental/Program Information

The Banking/Finance Program currently offers an Associate of Applied Science (AAS) degree, a Financial Lending Certificate, a Financial Operations Certificate, and a Teller Training Occupational Skills Award (OSA). With regard to the Teller Training OSA courses, and depending on funds availability, scholarships may currently be available from the Banking/Finance department for students who meet departmental financial need and application guidelines and requirements. For more information, visit:

<https://www.hccs.edu/programs/areas-of-study/business/banking-finance/>

Process for Expressing Concerns about the Course

If you have concerns about any aspect of this course, please reach out to your instructor for assistance first. If your instructor is not able to assist you, then you may wish to contact the Department Chair.