



**Banking and Finance –  
Central College  
BNKG 1340 – Money and Banking  
CRN 10492 – Spring 2017 - Second 8 weeks Start 3-20-2017  
Credit: 3 (3 lecture) 8 weeks  
Hybrid Class (50% in class and 50% on-line)**

**INSTRUCTOR:** Professor Cornelia Davis

**INSTRUCTOR CONTACT INFORMATION:** Phone: 713-718-5404  
Email: [cornelia.davis@hccs.edu](mailto:cornelia.davis@hccs.edu)

**OFFICE LOCATION AND HOURS**

Please feel free to contact me concerning any problems that students are experiencing in this course. Students do not need to wait until students have received a poor grade before asking for my assistance. Student performance in my class is very important to me. I am available to hear student concerns and just to discuss course topics. Office hours are by appointment..

**COURSE DESCRIPTION (From HCCS 2009 - 2011 Catalog)**

Monetary policy and its related effects on financial intermediaries. Includes financial markets, regulatory functions, and structures. Addresses investment and funds management. (3 SCH)

**PREREQUISITES**

None

**PROGRAM LEARNING OUTCOMES**

1. Analyze the functions of the financial intermediary system including its methods of generating income.
2. Demonstrate knowledge of the Federal Reserve's purpose, structure and relationship to monetary policy.
3. Apply the concepts of Financial Business Ethics.
4. Organize and formulate financial data into statements and utilize them to make financial decisions.

## **COURSE LEARNING OUTCOMES**

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1. The student will demonstrate their newly acquired knowledge of the Financial System, Investments and Business Finance through exams.
2. The student will research a particular area(s) of the course material for the project/term paper.
3. The student will exhibit creative thinking, decision-making, time management, and information organization and computer skills by producing a project/ term paper for the course.
4. The student will effectively communicate and display his/her expertise of their area of research through the project/term paper.

## **STUDENT LEARNING OUTCOMES**

1. Through in class participation preparation and presentment of a term project, and written tests the student will demonstrate a knowledge of key money and banking concepts, theories and practices, an understanding of the functions of money and money supply and the important role banks play in facilitating the creation of money, payments mechanisms and monetary policy.
2. The student will be able to explain the structure and functions of the Federal Reserve and its impact on the economy through written exercises and/or tests.
3. The student will demonstrate a general understanding of monetary theory through written and/or tests.
4. The student will examine and demonstrate understanding of commercial banks' roles as they relate to international financial activities through reading assigned materials, participating in class discussions and/or activities, and through written tests.
5. The student will heighten his/her awareness and understanding of important contemporary money and banking issues and trends through participation in class discussions and/or activities.
6. The student will research one specific topic related to the course content by preparing and presenting a term project.

## **LEARNING OBJECTIVES**

1. Have knowledge of basic mathematical and algebraic terms
2. Improve his or her knowledge and understanding of decimals, fractions, and percentages in order to handle his or her personal finances in the most profitable manner.
3. Obtain knowledge and understanding time value of money and demonstrate it by solving written problems.
4. Become familiar with banking services and savings plans and become proficient at balancing a checkbook with a bank statement.
5. Become knowledgeable about consumer credit and the cost of using credit cards, charge cards, bank loans, etc.
6. Acquire an understanding of the uses and sources of capital for a profit based enterprise.

## **SCANS (Secretary's Commission Addressing Necessary Skills) OBJECTIVES**

### **Statement of Workplace and Foundation Competencies (SCANS skill)**

Workplace competencies and foundation skills have been designed into this course and into the curriculum for each program of study.

#### **1. Managing Resources: Manage Time**

Students will manage their time outside of the virtual classroom to allow for opportunities to research a particular field to obtain information to produce the project/term paper.

#### **2. Working with Information: Acquire/Evaluate data Organize/maintain information Interpret/communicate data Process Information with Computers**

Students will be required to acquire and evaluate information for use in his/her project/term paper. Students will organize the acquired information in a format that will provide a basis to produce the project/term paper. Students will communicate acquired data within their project/term paper. Students will be required to produce their project/term paper on a computer.

#### **3. Demonstrating Basic Skills: Reading Writing Speaking Listening Arithmetic/Mathematics**

Students will be required to read 2-3 chapters per week to keep pace with the online discussions. Students will exhibit their writing skills by producing a project/term paper.

Students will be required to perform mathematical functions to solve financial problems/questions. Students will exhibit their verbal communications skills by participating in online discussions. Students will demonstrate their listening skills by participating in online discussions and by recalling information to answer questions on the exams.

#### **4. Demonstrate Thinking Skills: Creative Thinking**

Students will exhibit creative thinking through the production of their project/term paper.

#### **5. Exhibiting Personal Qualities: Individual Responsibility Sociability Self-management**

Students will be required to accept individual responsibility to organize their time to participate online and research a field and produce a project/term paper. Students will socialize with other students online to discuss course information and brainstorm about project/term paper, prepare for exams, etc. Students will need to self-manage to be able to organize time to read the chapters, analyze information presented, prepare for exams, and produce a project/term paper.

## A THREE-PART FOUNDATION

### **Basic Skills: Reads, writes, performs arithmetic and mathematical operations, listens and speaks**

- A. Reading—locates, understands, and interprets written information in prose and in documents such as manuals, graphs, and schedules
- B. Writing—communicates thought, ideas, information, and messages in writing; and creates documents such as letters, directions, manuals, reports, graphs, and flow charts
- C. Arithmetic/Mathematics—performs basic computations and approaches practical problems by choosing appropriately from a variety of mathematical techniques
- D. Listening—receives, attends to , interprets, and responds to verbal messages and other cues
- E. Speaking—organizes ideas and communicates orally

### **Thinking Skills: Thinks creatively, makes decisions, solves problems, visualizes, knows how to learn, and reasons**

- A. Creative Thinking—generates new ideas
- B. Decision Making—specifies goals and constraints, generates alternatives, considers risks, and evaluates and chooses best alternatives
- C. Problem Solving—Recognizes problems and devises and implements plan of action
- D. Seeing Things in the Mind's Eye—organizes, and processes symbols, pictures, graphs, objects, and other information
- E. Knowing How to Learn—uses efficient learning techniques to acquire and apply new knowledge and skills
- F. Reasoning—discovers a rule or principle underlying the relationship between two or more objects and applies it when solving a problem

### **Personal Qualities: Displays responsibility, self-esteem, sociability, self-management, and integrity and honesty**

- A. Responsibility—exerts a high level of effort and perseveres towards goal attainment
- B. Self-Esteem—believes in own self-worth and maintains a positive view of self
- C. Sociability—demonstrates understanding, friendliness, and adaptability, empathy, and politeness in-group settings.
- D. Self-Management—assesses self accurately, sets personal goals, monitors progress, and exhibits self-control
- E. Integrity/Honesty—chooses ethical courses of action

## **COURSE OUTLINE:**

Course starts the week of **3/20/2017**

Mar 20<sup>th</sup> - Mar 26<sup>th</sup>      **Chapter One** – Introduction to Money and Banking  
**Chapter Two** – The Financial System and the Economy  
**Chapter Three** – Money and Payments

Read Chapters 1, 2 and 3. Spend time getting used to Eagle Online Software. Post a message to me letting me know that you've logged in. You will find your assignments listed in your Eagle Online course.

Mar 27<sup>th</sup> - April 2<sup>nd</sup>      **Chapter Four** – Present Value  
**Chapter Five** – Structure of Interest Rates  
**Chapter Six** – Real Interest Rates

April 3<sup>rd</sup> - April 9<sup>th</sup>      **Chapter Seven** – Stocks and Other Assets  
**Chapter Eight** – How Banks Work  
**Chapter Nine** – Government's Role in Banking

\*\*\* MID TERM EXAM \*\*\*

April 10<sup>th</sup> - April 16<sup>th</sup>      **Chapter Ten** – Economic Growth and Business Cycle  
**Chapter Eleven** – Modeling Money

April 17<sup>th</sup> - April 23<sup>rd</sup>      **Chapter Twelve** – The Aggregate-Demand/Aggregate Supply Model  
**Chapter Thirteen** – Modern Macroeconomic Models  
**Chapter Fourteen** – Economic Interdependence

April 24<sup>th</sup> - April 30<sup>th</sup>      **Chapter Fifteen** – The Federal Reserve System  
**Chapter Sixteen** – Monetary Controls

May 1<sup>st</sup> - May 7<sup>th</sup>      **Chapter Seventeen** – Monetary Policy: Goals and Tradeoffs  
**Chapter Eighteen** – Rules for Monetary Policy

May 8<sup>th</sup> - May 14<sup>th</sup>      **FINAL EXAM**

## **INSTRUCTIONAL METHODS**

Banking and Finance students require certain basics to obtain certificates and AAS degrees within this Division.

As an instructor, I want my students to be successful. I feel that it is my responsibility to provide students with knowledge concerning studying, test taking, modeling good learning strategies, and organizing and monitoring the field experience that allows students to connect the information that students learn in this course to the real world of education.

As a student wanting to learn about the business world, it is student's responsibility to read the textbook, submit assignments on the due dates, study for the exams, participate in activities, and attend class.

## **STUDENT ASSIGNMENTS**

Assignments have been developed that will enhance student learning. To better understand a topic, students will be given assignments on key information that students will need to remember for student success in reaching student goals.

**Students must submit assignments under the Assignment Icon unless specified otherwise by 3:00 p.m. of the due date. In an effort to prepare students for the realities of the business world, late assignments will NOT be accepted and receive a grade of "0". Any exceptions to this rule will require specific documentation.**

## **READING REQUIREMENTS**

Students are responsible for reading all assigned material. Students must be familiar with the Review and Discussion Questions in each chapter in order to pass the exams for this class. It is very important that students read assigned lessons before attempting the assignments.

## **INSTRUCTOR REQUIREMENTS**

As student 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 on-line activities, discussions, and financial problems
- Description of any special projects or assignments
- Inform students of policies such as attendance, withdrawal, tardiness and make up
- Provide the course outline and class calendar which will include a description of any special projects or assignments
- Arrange to consult with individual students by email or phone as required

To be successful in this class, it is the student's responsibility to:

- Attend class and participate in class activities
- Read and comprehend the textbook
- Complete the required assignments and exams on time:
- Ask for help when there is a question or problem

## NOTE TO STUDENT

If students have any questions or concerns about the course and/or course assignments, please contact me so that we can resolve any issues.

## PROGRAM/DISCIPLINE REQUIREMENTS

The Division of Business, Finance and Legal Study is determined to prepare students with the knowledge and skills needed to succeed in today's dynamic work environment. Students must be able to budget their time and perform class-related activities as assigned on a weekly basis. Students also perform various general activities as well as online activities related this course.

## GRADING

Instructor will conduct quizzes, exams, and assessments that students can use to determine how successful students are at achieving the course learning outcomes (mastery of course content and skills) outlined in the syllabus. If instructor finds students are not mastering the material and skills, students are encouraged to reflect on how students study and prepare for each class. Instructor welcomes a dialogue on what students discover and may be able to assist students in finding resources on-line that will improve student performance.

Daily activities include class participation, assignments, and applications:

90-100	A
80-89	B
70-79	C
60-69	D
Below F	

### Grade Tabulation:

<b>Chapter Quizzes</b>	<b>15%</b>
<b>Mid Term Quiz</b>	<b>25%</b>
<b>Required Paper/Project</b>	<b>25%</b>
<b>Attendance and Participation</b>	<b>10%</b>
<b>Final Exam</b>	<b>25%</b>
<b>Total</b>	<b>100%</b>

## INSTRUCTIONAL MATERIALS

<b>Book:</b>	<b>M&amp;B3</b>
<b>Author:</b>	<b>Dean Croushore</b>
<b>Publisher:</b>	<b>American Banker's Association</b>
<b>Edition:</b>	<b>2015 Edition</b>
<b>ISBN:</b>	<b>978-1-285-16796-1</b>

## STUDENT INFORMATION

A student handbook is available on the College website: <http://www.hccs.edu>. Look under the student subheading to get detailed information concerning students attending Houston Community College System (HCCS). Data such as withdrawal policies, refund policies, incomplete, late assignments, make-ups, extra credit, grading system, attendance requirements, and other details are included in the student handbook.

## ADA POLICY STATEMENT

### STUDENTS WITH DISABILITIES

Any student with a documented disability (e.g. physical, learning, psychiatric, vision, hearing, etc) who needs to arrange reasonable accommodations must contact the appropriate HCC Disability Support Service (DSS) Counselor at the beginning of each semester. **Instructors are authorized to provide only the HCC DSSO approved accommodations but must do so in a timely manner.**

Students who are requesting special testing accommodations must first contact the appropriate (most convenient) DSS office for assistance each semester:

### DISABILITY SUPPORT SERVICES

OFFICES: System: 713.718.5165

Central: 713.718.6164 – *also for Deaf and Hard of Hearing Services and Students Outside of the HCC District service areas.*

Northwest: 713.718.5422

Northeast: 713.718.8420

Southeast: 713.718.7218

Southwest: 713.718.7909

## FALL 2011 HCC DISTANCE EDUCATION POLICIES AND PROCEDURES

### EAGLE ONLINE STUDENT USER ID

Your Eagle Online ID is now the same as your HCC User ID which is used for Online Registration. [For example: W0034567]

If you don't know your HCC User ID, you can [retrieve it here](#).

Your default Eagle Online password at the beginning of the term is: "distance".

This password is independent of your Online Registration password or Blackboard Vista password. You will be required to change your password when you first log in.

Browser troubles? Use the latest version of [Firefox](#).

The default student password is "distance." Students will then be prompted to change their password after their first login. Please visit the Distance Education (DE) Technical Support website if you need additional assistance with your login.



## HCC COURSE WITHDRAWAL AND ATTENDANCE POLICY

Beginning Fall 2007, the State of Texas imposes penalties on students who drop courses excessively. Students are limited to no more than SIX total course withdrawals throughout their educational career at a Texas public college or university.

To help you avoid having to drop/withdraw from any class, contact your DE professor regarding your academic performance. You may also want to contact your DE counselor to learn about helpful HCC resources (e.g. online tutoring, child care, financial aid, job placement, etc.).

### HOW TO DROP

- **If a student decides to drop or withdraw from a class upon careful review of other options, the student can drop online prior to the deadline through their HCC Student Center.**
- **HCC and/or instructors may drop students for excessive absences without notification** (see Class Attendance below).
- **Students should check HCC's Academic Calendar by Term for drop/withdrawal dates and deadlines.** Classes of other duration (mini-term, flex-entry, 8-weeks, etc.) may have different final withdrawal deadlines. Please contact the HCC Registrar's Office at 713.718.8500 to determine mini-term class withdrawal deadlines.

### CLASS ATTENDANCE

As stated in the HCC Catalog, all students are expected to attend classes regularly. Students in DE courses must log in to their Eagle Online class or they will be counted as absent. Just like an on-campus class, your regular participation is required.

Although it is the responsibility of the student to drop a course for non-attendance, the instructor also has the authority to block a student from accessing Eagle Online, and/or to drop a student for excessive absences or failure to participate regularly. DE students who do not log in to their Eagle Online class before the Official Day of Record will be AUTOMATICALLY dropped for non-attendance. Completing the DE online orientation does not count as attendance.

### DISTANCE EDUCATION ADVISING AND COUNSELING SERVICES

Much DE student information can be found on the DE Student Services website: [de.hccs.edu](http://de.hccs.edu). Advising or counseling can be accomplished through our online request form [AskDECounseling](#). Counselors and Student Services Associates (SSA) can assist students with admissions, registration, entrance testing requirements, degree planning, transfer issues, and career counseling. In-person, confidential sessions, can also be scheduled to provide brief counseling and community referrals to address personal concerns impacting academic success.

### EARLY ALERT

HCC has instituted an Early Alert process by which your professor may "alert" you and DE counselors that you might fail a class because of excessive absences and/or poor academic performance.

## **INTERNATIONAL STUDENTS**

Contact the International Student Office at 713-718-8520 if you have questions about your visa status. Receiving a W in a course may affect the status of your student Visa. Once a W is given for the course, it will not be changed to an F because of the visa consideration. Since January 1, 2003, International Students are restricted in the number of distance education courses that they may take during each semester. ONLY ONE online/distance education class may be counted towards the enrollment requirement for International Students per semester. Please contact the International Student Office at 713-718-8520 if you have any questions about your visa status and other transfer issues.

## **NOTICE FOR STUDENTS OUTSIDE OF HCC SERVICE AREA: PROCTORING**

Students who live or work outside the HCC service area and cannot take paper exams at one of our HCC testing locations MUST make arrangements for a proctor. For more information and to complete the required Proctor Approval Form, please visit [de.hccs.edu](http://de.hccs.edu).

## **VIRTUAL CLASSROOM CONDUCT**

As with on-campus classes, all students in HCC Distance Education courses are required to follow all HCC Policies & Procedures, the Student Code of Conduct, the Student Handbook, and relevant sections of the Texas Education Code when interacting and communicating in a virtual classroom with faculty and fellow students. Students who violate these policies and guidelines will be subject to disciplinary action that could include denial of access to course-related email, discussion groups, and chat rooms or being removed from the class.

## **ONLINE TUTORING**

HCC provides free online tutoring in writing, math, science, and other subjects. How to access AskOnline: Click on the Ask Online button in the upper right corner of the Blackboard course listings page. This directs students to the HCC AskOnline Tutoring site: <http://hccs.askonline.net/>. Use your student ID or HCC e-mail address to create an account. Instructions, including a 5-minute video, are provided to make you familiar with the capabilities of this service.

## **SOCIAL NETWORKING**

DE students are encouraged to become a fan of [DE on Facebook](https://www.facebook.com/HCCDistanceEd) <http://www.facebook.com/HCCDistanceEd> and to follow [DE on Twitter](https://twitter.com/HCCDistanceEd): <http://twitter.com/HCCDistanceEd>

These social networking sites help DE foster student engagement and provide a sense of community for the online learner. Students will also stay informed about important information and announcements.

## **LIBRARY RESOURCES**

As a DE student you have the same access to first-rate information resources that the HCC Libraries make available to all HCC students. A special website pulls together all the tools DE students will need to get their research rolling. Visit [Library Resources](#) specifically for Distance Education students.

## **REPEAT COURSE FEE**

The State of Texas encourages students to complete college without having to repeat failed classes. To increase student success, students who repeat the same course more than twice, are required to pay extra tuition. The purpose of this extra tuition fee is to encourage students to pass their courses and to graduate. Effective fall 2006, HCC will charge a higher tuition rate to students registering the third or subsequent time for a course. If students are considering course withdrawal because students are not earning passing grades, confer with student instructor/counselor as early as possible about student study habits, reading and writing homework, test taking skills, attendance, course participation, and opportunities for tutoring or other assistance that might be available.

## **HCC POLICY STATEMENT: ACADEMIC HONESTY**

A student who is academically dishonest is, by definition, not showing that the coursework has been learned, and that student is claiming an advantage not available to other students. The instructor is responsible for measuring each student's individual achievements and also for ensuring that all students compete on a level playing field. Thus, in our system, the instructor has teaching, grading, and enforcement roles. Students are expected to be familiar with the University's Policy on Academic Honesty, found in the catalog. What that means is: If students are charged with an offense, pleading ignorance of the rules will not help students. Students are responsible for conducting themselves with honor and integrity in fulfilling course requirements. Penalties and/or disciplinary proceedings may be initiated by College System officials against a student accused of scholastic dishonesty. "Scholastic dishonesty": includes, but is not limited to, cheating on a test, plagiarism, and collusion.

Cheating on a test includes:

- Copying from another students' test paper;
- Using materials not authorized by the person giving the test;
- Collaborating with another student during a test without authorization;
- Knowingly using, buying, selling, stealing, transporting, or soliciting in whole or part the contents of a test that has not been administered;
- Bribing another person to obtain a test that is to be administered.

Plagiarism means the appropriation of another's work and the unacknowledged incorporation of that work in one's own written work offered for credit.

Collusion mean the unauthorized collaboration with another person in preparing written work offered for credit. Possible punishments for academic dishonesty may include a grade of 0 or F in the particular assignment, failure in the course, and/or recommendation for probation or dismissal from the College System. (See the Student Handbook)

## **CLASSROOM BEHAVIOR**

As student instructor and as a student in this class, it is our shared responsibility to develop and maintain a positive learning environment for everyone. Student instructor takes this responsibility very seriously and will inform members of the class if their behavior makes it difficult for him/her to carry out this task. As a fellow learner, students are asked to respect the learning needs of student classmates and assist student instructor achieve this critical goal.

## DEGREE PLAN

Students are encouraged to file a degree plan with the Program Coordinator for Banking, Finance, and Legal Studies. Please ask your instructor for Degree Plan information or contact the Banking, Finance and Legal Studies Department at 713-718-5404 for information about filing a degree plan.

## USE OF CAMERA AND/OR RECORDING DEVICES

A student active in the learning community of this course, it is student responsibility to be respectful of the learning atmosphere in student classroom. To show respect of student fellow students and instructor, students will turn off student phone and other electronic devices, and will not use these devices in the classroom unless students receive permission from the instructor.

Use of recording devices, including camera phones and tape recorders, is prohibited in classrooms, laboratories, faculty offices, and other locations where instruction, tutoring, or testing occurs. Students with disabilities who need to use a recording device as a reasonable accommodation should contact the Office for Students with Disabilities for information regarding reasonable accommodations.

Dear students,

We need your input in evaluating your instructor this semester. The EGLS<sub>3</sub> (Evaluation for Greater Learning Student Survey System) 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.

Take the EGLS<sub>3</sub> survey by going to the Student System:

[+] STEP 1

Go to [www.hccs.edu](http://www.hccs.edu)

[+] STEP 2

Select **Student System Sign In**.

[+] STEP 3

Select **EGLS3 - Begin Evaluation** under the **EGLS3 Eval. of Instruction** to complete the survey.

*Pop-ups must be enabled as the Smarter Services site opens in a new window.*

Questions? ... Call the HCC Helpdesk at 713.718.8800 or email [customer.support@hccs.edu](mailto:customer.support@hccs.edu)

## TITLE IX OF THE EDUCATION AMENDMENTS OF 1972, 20 U.S.C. A§ 1681 ET. SEQ.

Title IX of the Education Amendments of 1972 requires that institutions have policies and procedures that protect students' rights with regard to sex/gender discrimination. Information regarding these rights are on the HCC website under Students-Anti-discrimination. Students who are pregnant and require accommodations should contact any of the ADA Counselors for assistance.

It is important that every student understands and conforms to respectful behavior while at HCC. Sexual misconduct is not condoned and will be addressed promptly. Know your rights and how to avoid these difficult situations.

Log in to: [www.edurisksolutions.org](http://www.edurisksolutions.org). Sign in using your HCC student e-mail account, then go to the button at the top right that says **Login** and enter your student nu