COURSE DESCRIPTION:
A thorough study of financial institutions in terms of their characteristics, roles, functions, operations and importance.

LEARNING OBJECTIVES:
This course is designed to familiarize students with the operation and management of financial institutions from managements' perspective. Upon completion of this course should have mastered the financial tools for analyzing investment decisions, be able to calculate the impact of policy changes and events on interest rates, be able to understand how to manage the interest rate risk of financial institutions, understand the financial principles underlying the operation of financial institutions, understand the moral hazards involved in the management of financial institutions, understand how financial institutions affect resource allocation and economic activity, understand the reasons for and against regulation of financial institutions, and understand how financial institutions impact wealth creation in an economy.

Program Learning Outcomes:
Program learning outcomes define the knowledge, skills, and abilities students are expected to demonstrate upon completion of an academic program. These learning outcomes are regularly assessed to determine student learning and to evaluate overall program effectiveness.

COURSE PREREQUISITES:
Finance 3333

COURSE MATERIALS
TEXT:
COURSE GRADE

EXAMS:
There are two exams each worth 150 points. Exam dates: February 14 and March 20. Students must take exams at the scheduled times. The exam schedule cannot be changed to meet individual needs. Please be sure you have no conflict with the exam schedule. You must notify the instructor of your absence BEFORE the exam.

QUIZZES:
Quizzes will be assigned throughout the term and will be worth 150 points in total. All of your quizzes will need to be administered through in D2L. NO late quizzes will be accepted. Your total points earned will be calculated as the points you earned on all your quizzes divided by the total points available on all quizzes multiplied by 150.

BANK ANALYSIS PROJECT:
Your bank analysis project is to be submitted through D2L in pdf format and is worth 200 points. The project is due on March 25.

BANK SIMULATION GAME:
A bank simulation game will take place in 2nd half of the semester with the starting date of March 25. The simulation is worth 350 points with a portion allocated to how well your bank performs, your contribution, and reports.

GRADING POLICY:

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COURSE READINGS/OUTLINE

CH 1: BANKING AND THE FINANCIAL SERVICES INDUSTRY
CH 2: GOVERNMENT POLICIES AND REGULATION
CH 3: ANALYZING BANK PERFORMANCE
CH 4: MANAGING NONINTEREST INCOME AND NONINTEREST EXPENSE
CH 6: PRICING FIXED-INCOME SECURITIES
CH 7: MANAGING INTEREST RATE RISK: GAP AND EARNINGS SENSITIVITY
CH 8: MANAGING INTEREST RATE RISK: ECONOMIC VALUE OF EQUITY
CH 10: FUNDING THE BANK
CH 11: MANAGING LIQUIDITY
CH 12: THE EFFECTIVE USE OF CAPITAL
CH 13: OVERVIEW OF CREDIT POLICY AND LOAN CHARACTERISTICS
CH 14: EVALUATING COMMERCIAL LOAN REQUESTS AND MANAGING CREDIT RISK
CH 15: EVALUATING CONSUMER LOANS
CH 16: MANAGING THE INVESTMENT PORTFOLIO

IMPORTANT NOTE: The above outline is intended to give you an idea of the sequence of topics and is not exact. It is essential that you attend class in order to obtain the reading and problem assignments. Some of the above topics will be covered in greater detail than others; the instructor will indicate the relative importance of each topic.
**Syllabus Addendum**

**Academic Integrity (4.1)**

The Code of Student Conduct and Academic Integrity outlines the prohibited conduct by any student enrolled in a course at SFA. It is the responsibility of all members of all faculty, staff, and students to adhere to and uphold this policy. Articles IV, VI, and VII of the new Code of Student Conduct and Academic Integrity outline the violations and procedures concerning academic conduct, including cheating, plagiarism, collusion, and misrepresentation. Cheating includes, but is not limited to: (1) Copying from the test paper (or other assignment) of another student, (2) Possession and/or use during a test of materials that are not authorized by the person giving the test, (3) Using, obtaining, or attempting to obtain by any means the whole or any part of a non-administered test, test key, homework solution, or computer program, or using a test that has been administered in prior classes or semesters without permission of the Faculty member, (4) Substituting for another person, or permitting another person to substitute for one’s self, to take a test, (5) Falsifying research data, laboratory reports, and/or other records or academic work offered for credit, (6) Using any sort of unauthorized resources or technology in completion of educational activities.

Plagiarism is the appropriation of material that is attributable in whole or in part to another source or the use of one’s own previous work in another context without citing that it was used previously, without any indication of the original source, including words, ideas, illustrations, structure, computer code, and other expression or media, and presenting that material as one’s own academic work being offered for credit or in conjunction with a program course or degree requirements.

Collusion is the unauthorized collaboration with another person in preparing academic assignments offered for credit or collaboration with another person to commit a violation of any provision of the rules on academic dishonesty, including disclosing and/or distributing the contents of an exam. Misrepresentation is providing false grades or résumés; providing false or misleading information in an effort to receive a postponement or an extension on a test, quiz, or other assignment for the purpose of obtaining an academic or financial benefit for oneself or another individual or to injure another student academically or financially.

**Withheld Grades Semester Grades Policy (5.5)**

Ordinarily, at the discretion of the instructor of record and with the approval of the academic chair/director, a grade of WH will be assigned only if the student cannot complete the coursework because of unavoidable circumstances. Students must complete the work within one calendar year from the end of the semester in which they receive a WH, or the grade automatically becomes an F. If students register for the same course in future terms the WH will automatically become an F and will be counted as a repeated course to compute the grade point average. For additional information, go to [https://www.sfasu.edu/policies/course-grades-5.5.pdf](https://www.sfasu.edu/policies/course-grades-5.5.pdf).

**Students with Disabilities**

To obtain disability-related accommodations, alternate formats, and/or auxiliary aids, students with disabilities must contact the Office of Disability Services (ODS), Human Services Building, and Room 325, 468-3004 / 468-1004. TDD as early as possible in the semester. Once verified, ODS will notify the course instructor and outline the accommodation and/or auxiliary aids to be provided. Failure to request services promptly may delay your accommodations. For additional information, go to [http://www.sfasu.edu/disabilityservices/](http://www.sfasu.edu/disabilityservices/)

**Student Wellness and Well-Being**

SFA values students’ overall well-being, mental health and the role it plays in academic and overall student success. Students may experience stressors that can impact both their academic experience and their personal well-being. These may include academic pressure and challenges associated with relationships, emotional well-being, alcohol and other drugs, identities, finances, etc. If you are experiencing concerns, seeking help, SFA provides a variety of resources to support students’ mental health and wellness. Many of these resources are free, and all of them are confidential.

**On-campus Resources:**

**The Dean of Students Office** (Rusk Building, 3rd floor lobby)

[www.sfasu.edu/deanofstudents](http://www.sfasu.edu/deanofstudents)

936.468.7249

dos@sfasu.edu

**SFA Human Services Counseling Clinic** Human Services, Room 202

[www.sfasu.edu/humanservices/139.asp](http://www.sfasu.edu/humanservices/139.asp)

936.468.1041

**The Health and Wellness Hub** “The Hub” Location: corner of E. College and Raguet St.

To support the health and well-being of every Lumberjack, the Health and Wellness Hub offers comprehensive services that treat the whole person – mind, body and spirit. Services include:

- Health Services
- Counseling Services
- Student Outreach and Support
- Food Pantry
- Wellness Coaching
- Alcohol and Other Drug Education

**Crisis Resources:**

- Burke 24-hour crisis line: 1.800.392.8343
- National Suicide Crisis Prevention: 9-8-8
- Suicide Prevention Lifeline: 1.800.273.TALK (8255)
- johCrisis Text Line: Text HELLO to 741-741

The Health and Wellness Hub offers a variety of resources to support students’ mental health and wellness. Many of these resources are free, and all of them are confidential.