Texas A&M University - Corpus Christi
College of Business
Course Syllabus

Course Number:  FINA 4321-001    Class Time Tues 7:00 - 9:30 p.m.    Class Location OCNR 118

Instructor:  Thomas N. Matthews
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Office:  361-653-5017 (Direct Line)
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Office Hours:  By Appointment

Peter S. Rose and Sylvia C. Hudgins

Course Prerequisites:  ECON 2301, ECON 2302 or FINA 3312
Junior Level or above standing

Learning Objectives:  Upon completion of the course, students will be able to:

- Understand the role of commercial banking and other financial institutions within the economy.
- Understand the concept of risk management and how it impacts the management of banks.
- Understand the role of asset and liability management in banks.
- Discuss the concepts of interest rate risk, credit risk, liquidity risk, capital, earnings, and bank management.
- Discuss the role of bank regulation and the agencies charged with oversight of banks.
- Understand the powerful forces of change facing the banking industry today.

Relationship to Other Courses:  This course serves finance majors and minors by providing students a broad understanding of bank management, and the forces of change affecting the banking industry.

Instructional Method:  Lectures supported by class discussions, handouts, and question and answer sessions.

Performance and Evaluation:  Three exams will be given and a term paper will be assigned.

Test materials will come from lecture notes, the textbook, and homework assignments.

The exams are primarily multiple choice and short answer questions.
Exam questions will emphasize your understanding and application of concepts and topics covered during class.

Grading will be assigned as follows:

- Exam 1: 20%
- Exam 2: 20%
- Final Exam: 30%
- Term Paper: 20%
- Pop Quizzes/Class Participation: 10%

The standard alphabetical grading scale is employed where:

- A: 90 - 100
- B: 80 - 89.9
- C: 70 - 79.9
- D: 60 - 60.9
- F: Below 60

Academic Integrity/Plagiarism:

University students are expected to conduct themselves in accordance with the highest standards of academic honesty. Academic misconduct for which a student is subject to penalty includes all forms of cheating, such as illicit possession of examinations or examination materials, falsification, forgery, complicity or plagiarism. (Plagiarism is the presentation of the work of another as one’s own work.) In this class, academic misconduct or complicity in an act of academic misconduct on an assignment or test is up to the professor.

Dropping a Class:

I hope you never find it necessary to drop this or any other class. However, events can sometimes occur that make dropping a course necessary or wise. Please consult with me before you decide to drop to be sure it is in your best interest. Should dropping the course be the best course of action, you must initiate the process to drop the course by going to the Student Services Center and filling out a course drop form. Merely stopping attendance and participation WILL NOT AUTOMATICALLY RESULT IN YOUR BEING DROPPED FROM THE COURSE. April 12th is the last day to drop a class with an automatic grade of “W” this term.
Classroom/Professional Behavior:

Texas A&M University - Corpus Christi, as an academic community, requires that each individual respect the needs of others to study and learn in a peaceful atmosphere. Under Article III of the Student Code of Conduct, classroom behavior that interferes with either (a) the instructor’s ability to conduct the class, or (b) the ability of other students to profit from the instructional program may be considered a breach of the peace and is subject to disciplinary sanction as outlined in article VII of the Student Code of Conduct. Students engaging in unacceptable behavior may be instructed to leave the classroom. This prohibition applies to all instructional forums including classrooms, electronic classrooms, labs, discussion groups, field trips, etc.

Grade Appeals:

As stated in University Rule 13.02.99, C2, Student Grade Appeals, a student who believes that he or she has not been held to appropriate academic standards as outlined in the class syllabus, equitable evaluation procedures, or appropriate grading, may appeal the final grade given in the course. The burden of proof is upon the student to demonstrate the appropriateness of the appeal. A student with a complaint about a grade is encouraged to first discuss it with the instructor. For complete details, including the responsibilities of the parties involved in the process and the number of days allowed for completing the steps in the process, see University Rule 13.02.99, C2, Student Grade Appeals, and University Procedure 13.02.99, C2.01, Student Grade Appeal Procedures. These documents are accessible through University Rules Web Site at http://www.tamucc.edu/provost/university rules/index.html. For assistance or guidance in the grade appeals process, students may contact the office of Student Affairs.

Disabilities Accomodations:

The Americans with Disabilities Act (ADA) is a Federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation for their disability. If you believe you have a disability requiring accommodation, please call Disability Services at 361-825-5816 in Corpus Christi Hall (CCH) 116.

If you are a returning veteran and are experiencing cognitive and/or physical access issues in the classroom or on campus, please contact the Disability Services office for assistance (361-825-5816).