Texas A&M University - Corpus Christi

College of Business

Course Syllabus

Course Number: FINA 3312001  Class Time - Tues 7:00 - 9:30 p.m.  Class Location - OCNR 132


Email: TMatthews@americanbank.com  Office Hours: By Appointment

Required Materials:  Financial Institutions, Markets and Money

Kidwell, Blackwell, Whidbee, and Slas

Course Prerequisites:  ECON 2301, ECON 2302

Junior level or above standing

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

- Understand the role and purposes of financial markets and institutions in society.
- Understand the evolution of financial market and banking regulation and current trends in regulatory oversight.
- Understand the role of Risk Management in banks and other financial institutions.
- Discuss the similarities, differences, advantages and disadvantages of the different types of financial organizations.
- Calculate the impact of interest rate changes on financial asset pricing.
- Understand the powerful forces of change within the financial services industry.
- Describe the global impact of central banking principles and monetary policy on financial institutions and markets.

Relationship to Other Courses:  This course serves finance majors and minors by providing students a broad understanding of the changes impacting existing financial institutions and markets.

Instructional Method:  Lectures supplemented by class discussion, handouts, and question and answer sessions.

Performance and Evaluation:  Three exams and a term paper will be assigned. There will also be required reading to supplement the text material, and random pop quizzes covering assigned reading material.
Exam questions will come from lecture notes, textbook material, and homework assignments. Exams are a combination of multiple choice and short answer questions. Exam questions will emphasize your understanding and application of concepts and topics covered in class.

You will be assigned a topic for a term paper. The term paper should follow the guidelines of an academic research paper and provide the reader a summary of your background research. I expect you to research and investigate the topic and provide an organized analysis of the critical points you want to convey.

Writing a research paper can be one of the more rewarding of your academic experiences. I am available to provide assistance, if needed.

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<thead>
<tr>
<th>Grading will be as follows:</th>
<th>The standard alphabetical grading scale is employed where:</th>
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<tbody>
<tr>
<td>Exam 1 20%</td>
<td>A 90 - 100</td>
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<tr>
<td>Exam 2 20%</td>
<td>B 80 - 89.9</td>
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<tr>
<td>Term Paper 20%</td>
<td>C 70 - 79.9</td>
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<tr>
<td>Required Reading 10%</td>
<td>D 60 - 699</td>
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<tr>
<td>Final Exam 30%</td>
<td>F Below 60</td>
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<tr>
<td>Class Attendance</td>
<td>No Unexcused Absences</td>
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**Academic Honesty/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 (the presentation of the work of another person as one's own work). Academic misconduct may result in disciplinary action.

**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 certain it is in your best interest.

Should dropping the course be the best option available for you, you must initiate the process to drop the course by going to the Student Services Center and fill out a course drop form. Merely stopping attendance of the class will not automatically result in your being dropped from the course. April 11 (Friday) is the last day to drop a class with an automatic grade of “W” for 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 forms including classroom, 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 Appeals. These documents are accessible through University Rules Web Site at [http://www.tamuee.edu/provost/university rules/index.html](http://www.tamuee.edu/provost/university rules/index.html)

For assistance or guidance in the grade appeals process, students may contact the office of Student Affairs.

**Disabilities/Accommodations:**

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).

See Lecture and Assignment Schedule Attached
FINA 4321.001 Course Outline and Calendar

Finance 3312.001 – Fall Semester - 2015

9/01  Chapter 1  Discussion:  The Role of Financial Markets and Institutions

Banks, Financial Services, and Regulation

Key Regulatory Issues Facing Financial Institutions

9/08  Chapter 2  Discussion:  The Federal Reserve System

Other Central Banks and Their Operations

What is the Purpose of a Central Banking System

9/15  Chapter 2 & 3  Discussion:  Monetary Policy and Fiscal Policy

Money and Inflation; U.S. Congress; U.S. Treasury; Executive Branch; Government Deficits

9/22  Chapters 2 & 3  Discussion:  Regulatory Burden

The Wall Street Financial Reform and Consumer Protection Act (Dodd-Frank Act) and The Bank Secrecy Act

What is a SAR?

9/29  Chapters 7 & 8  Discussion:  Money and Capital Markets

The Stock Markets; Bond Markets and Commodities Markets

Review for Exam 1

10/06  Exam 1  Textbook Chapters 1, 2, 3, 7, 8

10/13  Discussion:  Guest Lecturer

Assignment:  Read Chapters 8 & 9 for Next Week

10/20  Chapters 9 & 10  Discussion:  Mortgage Markets and Securitization

The Bond Markets

Residential Real Estate; GSEs; Collapse of Markets in 2001/2008

10/27  Chapters 10 & 12  Discussion:  The Equity Markets

International Markets

Financial Manias, Bubbles and Busts
11/03  Chapter 11  Discussion: Derivatives Markets

Asset Backed Securities; Collateralized Debt Obligations; Credit Ratings

Review for Exam 2

11/10  Exam 2  Textbook Chapters 9, 10, 11, 12

11/17  Chapter 13  Discussion: The Commercial Banking System

Challenges for Banks Today

11/24  Chapter 15  Discussion: Regulation of Financial Institutions

Financial Legislation and Regulatory Oversight

12/01  Chapter 20  Discussion: Risk Management in Financial Institutions

What are the key risks facing financial institutions today?

Review for Final Exam

12/08  Final Exam  Textbook – All Previous Chapters + Chapters 13, 15, 20

Term Paper Topic: To be determined