Management of Financial Institutions  
Fall 2022  
Course 15353 - FINC 313 - 03   MWF 9:00am J. C. LONG Room 220

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Office Hours: Monday / Wednesday / Friday 10:00AM – 11:00AM (JC LONG)

Introduction
It is your responsibility to read, understand and abide by all the course information and policies listed below. Failure to do so could result in you failing this course or being withdrawn from this course by your instructor or by the Finance Department. The course syllabus provides a general plan for the course; deviations may be necessary.

COVID-19 Mitigation Policies and Procedures
Please refer to the College of Charleston website for current information on COVID policies.

School of Business Learning Goals
1. Quantitative Fluency: Students will demonstrate competency in logical reasoning and data analysis skills.
2. Intellectual Innovation and Creativity: Students will be able to demonstrate their resourcefulness and originality in addressing extemporaneous problems such as the role of credit underwriting in the recent financial crisis.
3. Synthesis: Students will demonstrate the ability to integrate knowledge from multiple disciplines incorporating learning from both classroom and non-classroom settings in the completion of complex and comprehensive tasks.

FINC 313 Course Overview
This course is a comprehensive study of commercial banks and their role in the economy. The course emphasizes the practical application of business and economic principles as they relate to bank management and regulatory policy. Topics covered include banking history and regulation, consumer and commercial credit analysis, asset and liability management, risk management, loan policy, and money management services.

FINC 313 Catalog Description
Course objectives are two-fold. First, this course is designed to give the student an understanding of the types and functions of financial institutions, the financial markets in which those institutions operate, and the financial instruments traded in those markets. The fundamental principles underlying the management of bank assets are emphasized. Attention is devoted to the allocation of funds among various classes of investments and banking operating costs and to changing bank practice.

Prerequisite(s): Junior standing; ACCT 203, ACCT 204, FINC 303, ECON 200, ECON 201, MATH 104 or MATH 250.

We will also cover special topics, including student loans, cryptocurrency, online banking and other current topics.

Required Course Materials
2. Connect account (for textbook, assignment, homework)
3. Selected articles and cases
4. Business Calculator
Additional Recommended Materials
1. Bloomberg Business Week
2. The Economist
3. The Wall Street Journal
4. Forbes
5. Various online publications

The Wall Street Journal, Business Week, and Fortune can be obtained at reduced student rates. The current banking periodicals listed are available in the Addlestone library.

CONNECT
Connect will be used for weekly textbook reading.

OAKS
OAKS will be used for grading, scheduling, communication, etc. Content and weekly quizzes will be posted in OAKS. During class students will take the weekly quizzes via OAKS. Grades will be posted frequently.

STUDENT RESPONSIBILITY:
Textbook chapters in Connect are to be read before the day that topic is covered in class and are listed in the course outline below. Be sure to refer to the outline that corresponds to the class days for the course you attend. The Textbook has been designed as a self-directed learning guide. It is the responsibility of each student to know and understand the subject matter covered in each Textbook chapter whether or not the specific material is covered in class. Additionally, each student is responsible to know how to solve, before each scheduled exam, all of the assignments and problems listed in the course outline for all of the chapters covered in that exam.

CLASS RECORDING
Class sessions will be recorded via Zoom. By attending and remaining in this class, the student consents to being recorded. I will not post the recording, but if you are unable to attend a class and inform me in advance, I will send you a link to the recording.

Attendance
Attendance will be taken every class, and will be part of your participation grade. Students are expected to attend class, participate in discussions and answer questions. In addition, your participation in the course will be measured based on your “Class Progress” scores in OAKS.

ACADEMIC INTEGRITY
Lying, cheating, attempted cheating, and plagiarism are violations of our Honor Code that, when suspected, are investigated. Each incident will be examined to determine the degree of deception involved.

Incidents where the instructor determines the student’s actions are related more to misunderstanding and confusion will be handled by the instructor. The instructor designs an intervention or assigns a grade reduction to help prevent the student from repeating the error. The response is recorded on a form and signed both by the instructor and the student. It is forwarded to the Office of the Dean of Students and placed in the student’s file.

Cases of suspected academic dishonesty will be reported directly by the instructor and/or others having knowledge of the incident to the Dean of Students. A student found responsible by the Honor Board for academic dishonesty will receive a XXF in the course, indicating failure of the course due to academic dishonesty. This status indicator will appear on the student’s transcript for two years after which the student may petition for the XX to be expunged. The F is permanent.

Students can find the complete Honor Code and all related processes in the Student Handbook at https://deanofstudents.cofc.edu/honor-system/studenthandbook/index.php

DISABILITY / ACCESS
The Center for Disability Services/SNAP is dedicated to:
Ensuring that all programs and services of the College of Charleston are accessible
Providing assistance and guidance to students with a documented disability to ensure equal access to all programs and services at the College of Charleston;
Providing reasonable and effective accommodations while promoting independence in the student;
Offering educational opportunities to students, faculty and staff that enhance understanding of the various types of disabilities, promoting an environment respectful of all;
Serving as a resource center for students, faculty, staff and the community.

Please refer to the College of Charleston [website](http://example.com) for current information.

**MENTAL AND PHYSICAL WELL-BEING**

At the college, we take every students’ mental and physical well being seriously. If you find yourself experiencing physical illnesses, please reach out to student health services (843.953.5520). If you find yourself experiencing any mental health challenges (for example, anxiety, depression, stressful life events, sleep deprivation, and/or loneliness/homesickness) please consider contacting the counseling center or meet with them in person (3rd Floor Stern Center) or 843.953.5640. Another option is the Students 4 Support (certified volunteers through texting "4support" to 839863). These services are there for you to help you cope with difficulties you may be experiencing and to maintain optimal physical and mental health.

**INCLEMENT WEATHER, PANDEMIC OR SUBSTANTIAL INTERRUPTION OF INSTRUCTION**

If in-person classes are suspended, faculty will announce to their students a detailed plan for a change in modality to ensure the continuity of learning. All students must have access to a computer equipped with a web camera, microphone, and Internet access. Resources are available to provide students with these essential tools.

**INCLUSION**

The College of Charleston offers many resources for LGBTQ+ students, faculty and staff along with their allies.

**Preferred Name and Pronoun Information**
**On Campus Gender Inclusive facilities**
**Campus Resources**
**College of Charleston Reporting Portals**
**National Resources for Faculty & Staff**
**GSEC Reports**
**Documenting LGBTQ Life in the Lowcountry** (CofC Addlestone Library Special Collections Project)
**College of Charleston Quality Enhancement Plan (QEP)**
**Articles about CofC and LGBTQ+ Issues**

**COURSE GRADING / ASSESSMENT**

The course grade will be determined as follows throughout the semester. The grading weights are provided below. Make-up exams are not normally allowed, but, where appropriate, its weight will be added to the final at the end of the semester. You must notify me before a test begins to qualify for consideration regarding a make-up. All exams will be multiple choice or problems. If you do not take a test, a score of 0 will be assigned.

<table>
<thead>
<tr>
<th>Grading</th>
<th>Total points possible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class Participation / Engagement</td>
<td>10%</td>
</tr>
<tr>
<td>Homework (weekly)</td>
<td>25%</td>
</tr>
<tr>
<td>Midterm Exam 1</td>
<td>20%</td>
</tr>
<tr>
<td>Midterm Exam 2</td>
<td>20%</td>
</tr>
<tr>
<td>Final Exam</td>
<td>25%</td>
</tr>
<tr>
<td>Total Points</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Class participation**

Regular participation and engagement are integral to this class and will be monitored in class and via OAKS. Students are expected to contribute by asking questions and being prepared during lectures. Questions at the end of each chapter will be used as a basis for discussion.
Homework
Each week, you will be assigned homework which must be completed by Sunday, 10:00pm each week, late submissions will not be accepted. These quizzes will be good preparation for the midterm and final exams.

Midterm and Final Exams
The midterm and final exams will be a combination of multiple choice and problems. The midterm exams will be conducted via Connect (with lockdown browser) using your laptops IN CLASS. The final exam will be given during the assigned times for Final Exams.

Lectures, Assignments & Class Participation
Lectures will cover chapters in the assigned text and may include a special topic. Homework will be assigned following each lecture and will be graded.

Helpful tips for doing well in this class:
- Read the material for the next day’s class prior to class. While you are reading take good notes and write down any questions you might have on the material
- Complete the assigned homework shortly after the lecture. Ask questions if there are questions you didn’t understand
- The exams will be multiple choice and problems. All material on the exams will be covered either in the lecture, textbook or both

Grading Scheme:
Below is the grade scheme used for the semester. All grades will be shown in OAKS so you can track your progress throughout the semester. If you feel you are under-performing, please contact me as soon as possible so we can figure out a solution. Do not expect me to “adjust” your grade at the end of the semester.
- A = 93-100%
- A- = 90-92.9%
- B+ = 87-89.9%
- B = 83-86.9%
- B- = 80-82.9%
- C+ = 77-79.9%
- C = 73-76.9%
- C- = 70-72.9%
- D+ = 67-69.9%
- D = 63-66.9%
- D- = 61-62.9%
- F = < 60.9%

Semester Plan:
Below is the expected agenda for each of the next 15 weeks. For each week, you will need to complete the following:
- Attend lecture and participate in discussions
- Read the relevant Chapters in Connect
- Read the lectures material
- View the “special topic” articles and videos posted in OAKS
- Take the homework quiz on Monday morning in class