

**Nashville State Community College
Business & Applied Arts Division
(Business)**

Master Course Syllabus

This master course syllabus is meant simply as a guide and overview of the course.

Course Title: FIN 1110 – Principles of Banking

Credits: 3

Class Hours: 3

Course Description An introduction to banking services and functions, including loans, investments, and trust operations. Topics include basic principles of banking transactions and item processing, focusing on deposit and payment functions of banking, procedures and forms relative to opening accounts, cash and collection item processing, proof operations, paying and returning checks, and bookkeeping functions, internal controls and external regulations.

Instructor Information:

Name:

Email:

Office Phone:

Office Location:

Office Hours:

Textbook and Other Materials:

Textbook: Principles of Banking, 10th Ed. American Bankers Association.
ISBN 0-89982-655-5

Course Outcomes:

Upon successful completion of this course, students should be able to:

- Discuss the evolution and organization of the U.S. banking system.
- Describe the creation of the Federal Reserve System and the Fed's role as the agent of monetary policy.
- Define negotiable instruments as they relate to checks and describe the features that make a check negotiable.
- Describe various types of deposit and loan accounts.
- Discuss the different types of services by the bank.

Course Competencies:

The following are detailed course competencies intended to support the course outcomes.

After completing the course, students should be able to:

- Identify the basic history of banks and banking.
- Recognize the basic functions of money and the money supply.
- Identify the bank's basic organization and the role of the bank's board of directors.
- Compare and contrast the various deposit instruments and the related deposit regulations.
- Demonstrate an understanding of basic bank loans and the applicable legal restrictions for each.
- Identify the different types of electronic banking services, business services, trust services, and international services offered by banks.
- Recognize basic bank investments and performance measures.
- Recall the importance of marketing and of customer service to banks.
- Recall the importance of various safeguards in protecting the bank, customers, and the economy.

The following are general education competencies intended to support the course outcomes:

- Know how to locate, evaluate, and use information sources.
- Use critical thinking skills.

Topics to Be Covered:

- The US Banking System
- Money and Banking
- Deposit Accounts
- Payments System
- Lending
- Personal Financial Planning
- Bank Services

Course Assessments for ground courses:

Varies with instructor.

Course Assessments for the online courses:

The following performance assessments will be used to demonstrate students' understanding, knowledge and skills:

- Introduction assignment (using Discussions)
- Read the assigned material in the textbook
- Complete the 13 HW assignments
- Complete the 13 chapter quizzes
- Submit 2 written case analysis assignments (using Discussions)
- Complete the 2 proctored online exams (Mid-Term and Final)

Grading Policy for ground courses:

Varies with instructor.

Grading Policy for online courses:

Introductions (First week of class)	80 Points
13 Chapter Quizzes @ 40 points each	520
13 HW Assignments @ 40 points each	520
First Written Case Study @ 80 Second Written Case Study @ 100	180
1 Mid-Term Exam (Proctored)	400
1 Final Exam (Proctored)	400
Total Points	2100

Grading Scale for ground courses:

Varies with instructor.

Grading Scale for online courses:

Total Points		Final Grade
1890-2100	90-100%	A
1680-1889	80-89%	B
1470-1679	70-79%	C
1260-1469	60-69%	D
0-1259	0-59%	F

Make-up procedures for missed assignments and work for ground courses:

Varies with instructor.

Make-up procedures for missed assignments and work for online courses:

Tests/exams and assignments will **not** be available after the deadline published in the Semester Calendar. Missed work will receive a grade of zero. There will be a five point per day grade

reduction for late tests in the **unlikely event** that an extension is approved. Clearly, this is to encourage you **not** to procrastinate until the deadline. Please work ahead! All assignments and tests are available early!

Attendance Policy for ground courses:

A student is expected to attend all scheduled classes and laboratories. Each instructor will formulate an attendance policy and provide it on the course syllabus. Absences are counted from the first scheduled meeting of the class, and it is the responsibility of each student to know the attendance policy of each instructor in whose class he/she is enrolled. If a student is absent from a class, he/she should give an advanced explanation to the instructor. Absences in a course may affect a student's final grade. The student is responsible for all assigned work in the course regardless of excused or unexcused absences. Tardiness may also affect a student's final grade.

Failure to attend class will result in a final course grade of "FA" or "FN" (see explanation below) depending on the individual instructor's course policy.

FA= failure, attendance-related (unofficial withdrawal) Last recorded date of attendance required.

FN= failure, never attended class (unofficial withdrawal)

Attendance Policy for online courses:

Because this course will be conducted online, student attendance is still determined by participation and completion of assignments. Initial attendance is determined by timely response to the assigned "Self-Introduction." Students are expected to log into our online classroom at least three/four times per week, and are expected to complete all assignments/tests by the dates indicated in the Course Schedule. Failure to log into the online classroom and complete assignments indicates that a student is no longer active in the course.

Lack of activity in the course will result in a final course grade of "FA" or "FN" (see explanation below) depending on the individual instructor's course policy.

FA= failure, attendance-related (unofficial withdrawal) Last recorded date of attendance required.

FN= failure, never attended class (unofficial withdrawal)

Students will be required to come to the NSCC campus two times over the course of the semester in order to take **Exams** at the Testing Center. Please see Testing Information for more information.

Student Communication Channels

It is the student's responsibility to check D2L and MyNSCC email on a regular basis. These are the official communication channels between the college and students. Students are

responsible for the information communicated through those channels. D2L contains specific course information and MyNSCC contains information important for other purposes. lack of classroom participation.

ADA Compliance Statement

Nashville State complies with the Americans with Disabilities Act. If you wish to request any special accommodations for any courses in which you are enrolled, contact the Student Disabilities Office at 353.3721.

Classroom Misconduct

Nashville State Community College has a zero tolerance policy for disruptive conduct in the classroom. Students whose behavior disrupts the classroom will be subject to disciplinary sanctions. Please consult your Student Handbook for more specific details.

The instructor has primary responsibility for control over classroom behavior and maintenance of academic integrity. He/she can order temporary removal or exclusion from the classroom of any student engaged in disruptive conduct or in conduct which violates the general rules and regulations of the College.

Disruptive behavior in the classroom may be defined as, but is not limited to, behavior that obstructs or disrupts the learning environment (e.g., offensive language, harassment of students and professors, repeated outbursts from a student which disrupt the flow of instruction or prevent concentration on the subject taught, failure to cooperate in maintaining classroom decorum, etc.), the continued use of any electronic or other noise or light emitting device which disturbs others (e.g., disturbing noises from beepers, cell phones, palm pilots, lap-top computers, games, etc.).

Please be aware that children are not allowed in class or unattended on campus.

Academic Dishonesty (Honor Code)

Any form of academic dishonesty, cheating, plagiarizing, or other academic misconduct is prohibited. "Plagiarism may result from: (1) failing to cite quotations and borrowed ideas, (2) failing to enclose borrowed language in quotation marks, and (3) failing to put summaries and paraphrases in your own words (A Writer's Reference 331). Academic dishonesty may be defined as, but is not limited to, intentionally trying to deceive by claiming credit for the work of another person, using information from a web page or source without citing the reference, fraudulently using someone else's work on an exam, paper, or assignment, recycling your own work from another course, purchasing papers or materials from another source and presenting them as your own, attempting to obtain exams/materials/assignments in advance of the date of administration by the instructor, impersonating someone else in a testing situation, providing confidential test information to someone else, submitting the same assignment in two different classes without requesting both instructor's permission, allowing someone else to copy or use your work, using someone else's work to complete your own, altering documents, transcripts or grades, and forging a faculty/staff member's signature.

In addition to other possible disciplinary sanctions that may be imposed through regular college procedures as a result of academic dishonesty the instructor has the authority to assign an "F"

or a “Zero” for the exercise, paper, or examination or to assign an “F” for the course. Students may appeal through the appropriate college grade appeal procedures.

Inclement Weather Policy

In the event of an inclement weather event, check the Nashville State web site home page at www.nsc.edu for announcements on campus closures. Campus closures will also be announced on local television stations (channels 2, 4, 5, and 17).

When classes are cancelled, an online assignment will be posted in NS Online. Check your NS Online email for a message from your instructor regarding your online assignment requirements. Even though classes may be cancelled, some areas, i.e. Testing Center, may be open. However, you should check before commuting to campus.

The Vice President for Academic Affairs and the Director of Security are responsible for cancellation decisions during an inclement weather event for the Nashville State main campus and the Southeast campus. Cookeville, Waverly, and Dickson Campus Directors will make class cancellation decisions based on conditions in their respective areas. Decisions about class cancellations are based on actual conditions, not forecasts. The perspective used for making decisions is that of the college as an employer, not as a K-12 institution. Students should use their own best judgment in determining whether to report to campus during inclement weather when classes are not cancelled.