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

**Course Title:** FIN 1210 – Consumer Lending

**Credits:** 3  
**Class Hours:** 3

**Course Description:** This web based course is designed to provide the student with an introduction to the fundamental principles of extending consumer credit. Topics include studying and practicing taking loan applications, verifying credit histories, evaluating credit reports, making credit decisions, processing and disbursing the loan, and recognizing the importance of collateral, exercises in computing interest charges and rebates, insurance of consumer credit, pricing of loans, collections, and consumer compliance.

**Instructor Information:**
Name:  
Email:  
Office Phone:  
Office Location:  
Office Hours:

**Textbook and Other Materials:**


Course outcomes will be pursued through a combination of lecture, class discussion, and written assignments. Students will participate in activities designed to enhance their abilities in communication, critical thinking, and problem solving.

**Course Outcomes:**
After completing FIN 1210, students should be able to:
- Describe basic consumer loans.
- Discuss basic consumer lending regulations.
- Demonstrate basic understanding of the credit evaluation process.
- Calculate and interpret basic consumer loan interest rates.
- Discuss the consumer loan collection and recovery process.
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 lending.
- Demonstrate and understanding of basic consumer lending regulations and laws.
- Compare and contrast the various direct and indirect lending instruments.
- Compare and contrast the various open-end and closed-end lending instruments.
- Demonstrate an understanding of basic principles of credit investigation.
- Demonstrate an understanding of credit evaluation and decision making.
- Recognize basic loan pricing and profitability measures.
- Recall the importance of proper loan documentation and closing.
- Demonstrate an understanding of loan delinquency, collection and recovery.

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:
- History of the US Banking System
- Overview of the Consumer Lending Market
- Direct and Indirect Lending
- Open-End, Revolving Credit
- Formulating Consumer Loan Policy
- Generating Loan Applications
- Bank Services
- Credit Investigation
- Credit Evaluation and Decision Making
- Loan Pricing and Profitability
- Selling and Loan Structuring
- Loan Documenting and Closing
- Collection and Recovery

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:
- Read the assigned material in the textbook
- Introduction (Discussions) assignment
- Submit 13 Chapter/Homework assignments
- Submit Mini Case Analysis/Responses (Discussions)
- Complete the 4 proctored online tests
Grading Policy for ground courses:
Varies with instructor.

Grading Policy for online courses:

<table>
<thead>
<tr>
<th>GRADING CRITERIA</th>
<th>Possible Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introductions Assignment using Discussions (First week of class)</td>
<td>10</td>
</tr>
<tr>
<td>13 Homework Assignments</td>
<td>190</td>
</tr>
<tr>
<td>Mini Case Analysis (Discussions)</td>
<td>100</td>
</tr>
<tr>
<td>4 Tests @ 100 points each</td>
<td>400</td>
</tr>
<tr>
<td>TOTAL POINTS</td>
<td>700</td>
</tr>
</tbody>
</table>

Grading Scale for ground courses:
Varies with instructor.

Grading Scale for online courses:

<table>
<thead>
<tr>
<th>Total Points</th>
<th>Final Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>630-700</td>
<td>90-100%</td>
</tr>
<tr>
<td>560-629</td>
<td>80-89%</td>
</tr>
<tr>
<td>490-559</td>
<td>70-79%</td>
</tr>
<tr>
<td>420-489</td>
<td>60-69%</td>
</tr>
<tr>
<td>0-419</td>
<td>0-59%</td>
</tr>
</tbody>
</table>

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 four 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.nscc.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.