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 2110 – Money and Banking

Credits: 3  
Class Hours: 3  
Course Description: Presents basic economic principles most closely related to the subject of money and banking. The course stresses the applications of the economics of money and banking in the individual bank and in the banking system. Some of the subjects covered include the nature and functions of money and the money supply; Financial Intermediation and the various financial markets; the Federal Reserve System and other regulatory agencies; Monetary Policy and Fiscal Policy. Pre-requisites: Level 2 placement in Math and Reading.

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

Textbook and Other Materials:
ISBN 10:0321375572

Course Outcomes:
Upon successful completion of this course, students should be able to:
- Define “money” and the money supply.
- Discuss the financial intermediation process and its effects on the main financial sectors of the economy.
- Discuss the various markets in which financial instruments are traded.
- Discuss the role of regulatory authorities such as the Federal Reserve, Federal Deposit Insurance Corporation (FDIC), and Comptroller of Currency.
- Explain monetary policy, its tools and uses.

Course Competencies:
The following are detailed course competencies intended to support the course outcomes.
After completing the course, students should be able to:

- Understand the relationship between bond prices and interest rates.
- Explain the differences in the risk and term structure of interest rates.
- Interpret the relationship between the term structure of interest rates and yield curves.
- Discuss foreign exchange rates, how they are determined, and why they fluctuate.
- Describe the basic operation, risks, and trends for depository and non-depository institutions.
- Discuss the major agencies that regulate financial institutions.
- Describe the structure, operation, power, and independence of the Federal Reserve.
- Explain the tools of monetary policy and how they are used to adjust the money supply.

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:**

I. Overview of Money
   A. Functions and Measure of Money
   B. Financial Instruments, Markets and Institutions
   C. Intermediation
II. Fundamentals of Interest Rates
   A. Behavior of Interest Rates
   B. Risk and Term Structures
III. Financial Institutions
   A. The Banking Industry
   B. Bank Regulation
   C. Innovations
IV. The Money Supply Process
   A. Money Creation
   B. The Federal Reserve System
   C. Monetary Policy

**Course Assessments for ground courses:**
Variates 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 (see the Semester Calendar);
- Introduce yourself using the Discussions tool
- Complete the 4 proctored tests
- Submit the 4 case studies
Grading Policy for ground courses:
Varies with instructor.

Grading Policy for online courses:

<table>
<thead>
<tr>
<th>Introduction: Discussion Posts</th>
<th>20 points</th>
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</thead>
<tbody>
<tr>
<td>4 Regular Tests @ 150 each</td>
<td>600 points</td>
</tr>
<tr>
<td>Homework Assignments (12 @ 20 pts each)</td>
<td>240 points</td>
</tr>
<tr>
<td>Participation/promptness (Assigned by instructor at end of semester)</td>
<td>20 points</td>
</tr>
<tr>
<td>Practice Quizzes (optional for Extra Credit – 100 points)</td>
<td></td>
</tr>
<tr>
<td>Total Possible Points</td>
<td>880 points</td>
</tr>
</tbody>
</table>

Grading Scale for ground courses:
Varies with instructor.

Grading Scale for online courses:

<table>
<thead>
<tr>
<th>Points</th>
<th>Percentage</th>
<th>Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>792-880</td>
<td>90-100%</td>
<td>A</td>
</tr>
<tr>
<td>704-791</td>
<td>80-89%</td>
<td>B</td>
</tr>
<tr>
<td>616-703</td>
<td>70-79%</td>
<td>C</td>
</tr>
<tr>
<td>528-615</td>
<td>60-69%</td>
<td>D</td>
</tr>
<tr>
<td>0-527</td>
<td>0-59%</td>
<td>F</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 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 615.353.3721.

**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 website 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.