



**Booth School of Business  
Financial Institutions  
FIN 53-420, 48 contact hours, 3 credit hours  
5-Week Summer Session**

**Instructor:** TBA  
**Email:** TBA  
**Office Hours:** TBA

**Prerequisites:** FIN 53-324 (Fundamentals of Business Finance) or equiv with a minimum grade of C.

**Textbook and Supplementary Materials:**

- Brandl, M., (2017). *Money, Banking, Financial Markets and Institutions*. Boston, MA: Cengage.
- All students are required to have a financial calculator. Calculators will not and may not be shared. The Texas Instruments BA II Plus is required.
- **Important websites:** Yahoo Finance, Wall Street Journal, FINRA website, U.S. Treasury Dept.
- Additional required resources may be made available on the Northwest Online course site or in class.

**Course Description:**

- A course which deals with structure, functions, policies and decision-making within financial institutions.

<b>Student Learning Outcomes</b>	
After taking this course, students should:	
1. Explain the importance of financial institutions in the global economy 2. Evaluate the performance of different types of financial institution 3. Identify the main types of risk financial institutions are exposed to 4. Apply different methods to measure those risks to suit different contexts	

**Instructional Methods:**

The course may involve a combination of discussions and applications of financial concepts

by means of (but not limited to) PowerPoint presentations, practice questions, and quizzes. PowerPoint presentations, quizzes and notes may be found under Chapters in this course on Canvas. Quizzes and exams will consist of true or false and multiple questions selected based on the practice questions. **Selected Textbook exercises will be solved in class.**

### Graded Course Requirements:

As a part of the learning and evaluation process, students in this class are required to take quizzes and exams. See Course Evaluation Weights below.

Evaluation Criteria					
Course requirements			Grading scale		
Parameters	Covering	Points		Score	Grade
Quizzes (10)	Lectures	150	90 – 100%	630 & above	A
Practice questions	Lectures	100	80 – 89.99%	560 to 629	B
1 <sup>st</sup> Exam	Chapters 1, 2, 5, 7, 8	150	70 – 79.99%	490 to 559	C
2 <sup>nd</sup> Exam	Chapters 9, 11, 12, 14	150	60 – 69.99%	420 to 489	D
3 <sup>rd</sup> Exam	Chapters 21 - 24	150	Below 60%	Below 419	F
<b>Total</b>		<b>700</b>			

**Exams:** There will be three (3) exams over the course of the semester. They consist of multiple choice questions based on the quizzes and textbook exercises for selected chapters. **Each exam is worth 150 points.**

- All exams are closed book and a formula sheet will be provided. Students must be in the classroom and seated at least 5 minutes before the exam starts. No electronic devices are allowed during exams. Please do not wear hats or hoods during exams. Your grades will be posted on Canvas within 10 days after exams.
- The exams are timed and are designed to test students' abilities to solve problems and recall and organize information rapidly. Exam questions will require you to know definitions of key concepts, be able to explain concepts, require you to tie concepts together, expect you to apply concepts to real world situations, and be able to solve and interpret basic mathematical problems.
- The three exams will have 50 multiple-choice questions.

**Quizzes:** There will be quizzes assigned for each chapter. You will have 10 quizzes. The quizzes are designed to help prepare you for the exams and check your understanding of the concepts.

- There are 10 quizzes for the semester that will be submitted on Sunday by 11:59 pm. You will have 30 minutes to complete each quiz which consists of 15 true or false and multiple-choice questions. You are afforded two attempts for each quiz to improve your understanding of the concepts. Answers to questions missed will be released after the due dates.
- **Each quiz is worth 15 points.**

**Textbook Exercises:** There will be textbook exercises throughout the semester. The textbook exercises will be submitted in class. Students should prepare and attempt to solve the textbook exercises before Friday's class. **This component is worth 100 points.**

**Course Outline/Major Topics Studied:**

**Note:** Course schedule is subject to change with instructor notification and students will be responsible for abiding by these changes.

<b>Week</b>	<b>Topic</b>	<b>Readings</b>
Week 1	Introduction and Syllabus Review Chapter 1: Introduction Chapter 2: Money, Money Supply, and Interest	Ch 1, 2-1, 2-2
	Chapter 5: Financial Markets Through Time Quiz 1 -	Ch. 5
Week 2	Chapter 7: Banks and Money Quiz 2 -	Ch. 7
	Chapter 8: Central Banks Quiz 3 -	Ch. 8
	Exam	
Week 3	Chapter 9: Monetary Policy Tools Quiz 4 -	Ch. 9
	Chapter 11: Monetary Policy and Debates Quiz 5 -	Ch. 11
	Chapter 12: Bank Management Quiz 6 -	Ch. 12
	Chapter 14: Banking Regulation Quiz 7 - Exam	Ch. 14
Week 4	Chapter 21: Thrifts and Finance Companies Quiz 8 -	Ch. 21
	Chapter 22: Insurance and Pensions Quiz 9 -	Ch. 22
Week 5	Chapter 23: Mutual Funds Quiz 10 -	Ch. 23
	Chapter 24: Investment Banks and Private Equity Quiz 11 - Exam	Ch. 24

**Attendance:**

Students are expected to attend all classes as specified in the course syllabi for each course. Attendance and participation will be evaluated every meeting. Students are also expected to take all quizzes and exams. Missed quizzes and exams will receive a grade of zero. It is the responsibility of the student to promptly notify the instructor when unable to attend class or make a quiz and an exam. No excused absence, and/or exams will be given unless a student meets an excuse as described in the university Attendance policy. Make-up Exams should be scheduled within the week before the original exam date. There will be no makeup quiz for

any given reason. Please refer to the university policy on attendance at <https://www.nwmissouri.edu/policies/academics/Attendance.pdf>

### **Classroom Conduct and Policies:**

#### *During class*

- Students are expected to come prepared and actively participate in all class activities.
- All electronic devices are to be turned off before class. Students will be asked to leave the classroom if any electronic devices interrupt the class. Cell phone may be permissible if the instructor was notified prior to class of a possible emergency requiring the devices.
- Students should not engage in private conversation or arrive late to class.

#### *During exams*

- Students should be in their seat 5 minutes before the exam starts.
- If you arrived late and no other students have finished, you will be held to the same time limit as the rest of the class.
- No students will be allowed to start a test if another student in the class has finished the test and left the classroom.
- All electronic devices must be turned off. A 5% deduction to the exam will be applied if your cell phone rings during an exam.
- Students can use financial calculators, Scranton and pencil/pen.

### **Relevant University Policies**

- **Final exams:** If an emergency occurs that prevents the administration of a course scheduled final examination, the final course grades will be calculated based on the work in the course completed to that point in time and the faculty member's considered judgment. Final exams will not be rescheduled, and a grade of "I" will not be given as a result of an institutional cancellation of a final examination. This final exam policy does not apply to online courses.
- **Administrative drop:** An instructor may request the Office of the Registrar delete a student from a course roster if the student has not met the prerequisite for the course as stated in the catalog, or as a result of non-attendance in the course.
- **University communications:** Students are expected to use their Northwest student email account for any electronic correspondence within the university. Students are also strongly advised to check their email and CatPAWS accounts on a regular basis.
- **Academic integrity policy:** The students, faculty, and staff at Northwest endeavor to sustain

an environment that values honesty in academic work, that acknowledges the authorized aid provided by and intellectual contributions of others, and that enables equitable student evaluation. Please refer to Northwest Missouri State University's Academic Integrity Policy at <http://www.nwmissouri.edu/policies/academics/Academic-Integrity.pdf>

- **Special accommodations policy:** Northwest Missouri State University complies with Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990 [ADA] and the ADA Amendments Act of 2008 [ADAAA]. If a student has a disability that qualifies under the ADA/ADAAA and requires accommodations, they should contact Pat Wyatt in the Accessibility Services Office in North Complex 010 for information on appropriate policies and procedures at 660.562.1873 or [pjp@nwmissouri.edu](mailto:pjp@nwmissouri.edu) / [ADA@nwmissouri.edu](mailto:ADA@nwmissouri.edu). For the university policy on disability accommodation refer to <http://www.nwmissouri.edu/policies/student/Disability-Accommodation.pdf>
- **Non-discrimination and anti-harassment policy:** Northwest Missouri State University is committed to maintaining an environment for all faculty, staff, students, and third parties that is

free of illegal discrimination and harassment. Please refer to the Non-Discrimination and Anti-Harassment Policy at <http://www.nwmissouri.edu/diversity/titlevi.htm>

- **Family Education Rights and Privacy Act (FERPA) policy:** Family Educational Rights and Privacy Act of 1974, as amended (commonly known as the Buckley Amendment), is a federal law which provides that colleges and universities will maintain the confidentiality of student education records. Please refer to the Family Educational Rights and Privacy Act (FERPA) Policy at <http://www.nwmissouri.edu/policies/academics/Family-Educational-Rights-and-Privacy-Act.pdf>