BSAD 120 – PRINCIPLES OF BANKING

A. **TITLE:** PRINCIPLES OF BANKING

B. **COURSE NUMBER:** BSAD 120

C. **CREDIT HOURS:** 3 credit hours

D. **WRITING INTENSIVE COURSE (OPTIONAL):** N/A

E. **COURSE LENGTH:** 15 weeks

F. **SEMESTER(S) OFFERED:** Fall

G. **HOURS OF LECTURE, LABORATORY, RECITATION, TUTORIAL, ACTIVITY:** 3 hours lecture/week.

H. **CATALOGUE DESCRIPTION:** This course is an in depth introduction to the diversified services offered by the banking industry today, especially banking role in money creation and in the distribution of funds. Attention is paid to banking history, currency, deposits, negotiable instruments, loans, mortgages, security, and fraud.

I. **PRE-REQUISITES/CO-COURSES:** None

J. **GOALS (LEARNING OUTCOMES):**
Upon completion of the course, students will be able to:

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<th>Course Objectives</th>
<th>Institutional SLO</th>
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<td>1. Explain the significance of the banking industry. Describe the development of the U.S. banking system.</td>
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<td>2. List and define security measures employed in the banking system today.</td>
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<td>3. Compose and present the various functions of bank operations including deposits, loans, mortgages, negotiable instruments, and commercial lending.</td>
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<td>4. Discuss careers in banking and bank personnel, including their</td>
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1. Communication Skills
2. Critical Thinking
3. Professional Competence
responsibilities and potential for career advancement.

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<th>3. Inter-Intrapersonal skills</th>
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<td>5. Relate current technological advances with banking services and functions.</td>
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1. Communication
2. Critical Thinking
3. Inter/Intrapersonal Skills


L. **REFERENCES:**
Thompson: South-Western 2010.
ISBN: 0-538-449-284


**US Bureau of Engraving and Printing**
URL: [http://www.bep.treas.gov](http://www.bep.treas.gov)

**Federal Reserve**
URL: [http://www.federalreserve.gov](http://www.federalreserve.gov)

**St. Louis Federal Reserve Bank**
URL: [http://www.fanniemaefoundation.org](http://www.fanniemaefoundation.org)

**Federal National Mortgage Association**
URL: [http://www.stls.frb.org](http://www.stls.frb.org)

**Small Business Administration Web Site**
URL: [http://www.sba.gov](http://www.sba.gov)

**World Bank**

M. **EQUIPMENT**: Blackboard online

N. **GRADING METHOD**: Standard A-F scale

O. **MEASUREMENT CRITERIA/METHODS**: Homework assignments, Quizzes, Exams, Projects, Discussion board forums, and Class participation.

P. **DETAILED TOPICAL OUTLINE:**
1. Introduction: Banking in Today’s Economy
   a. Role of banks in the economy
   b. How the banking system works
   c. Other financial institutions
2. Evolution of American Banking
   a. Creation of a national currency
   b. Early banking vs current trends
3. The Federal Reserve System  
   a. Structure of the Federal Reserve System  
   b. Monetary and Fiscal Policy  
   c. Consumer Protection  
   d. International Banking and the Federal Reserve  
4. Documents and Language of Banking  
   a. Consumer Loan Theory  
   b. Changing forms of Payment  
5. Deposit Functions and Bank Relationships with Depositors  
   a. Ethics in Banking  
   b. Develop and Maintain the Customer  
   c. Customer Service  
6. Negotiable Instruments  
   a. Types of Negotiable Instruments  
7. Credit Cards, Debit Cards, and their Pros and Cons  
   a. Granting and Analyzing Credit  
   b. The cost of Credit  
8. Bank Loans, Investments, and Mortgages  
   a. Mortgage Lending and Mortgage Loan Processing  
   b. Government-Backed Loans  
   c. The current Mortgage Crisis  
9. Commercial Lending and Other Specialized Bank Services  
   a. Commercial Loans  
   b. Commercial Credit Analysis  
   c. Small Business Loan Programs  
10. Security, Fraud, and Ethics  
    a. Robbery Prevention and Response  
    b. Fraud and Scams  
    c. Identity Theft  
11. Bank Marketing and Public Relations  
    a. Public Relations  
    b. Marketing and Advertising