

**STATE UNIVERSITY OF NEW YORK
COLLEGE OF TECHNOLOGY
CANTON, NEW YORK**



MASTER SYLLABUS

**PRINCIPLES OF BANKING
BSAD 120**

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**SCHOOL OF BUSINESS AND LIBERAL ARTS
BUSINESS
SPRING 2019**

- A. **TITLE: PRINCIPLES OF BANKING**
- B. **COURSE NUMBER: BSAD 120**
- C. **CREDIT HOURS: 3**
- D. **WRITING INTENSIVE COURSE: NO**
- E. **GER CATEGORY: NONE**
- F. **SEMESTER(S) OFFERED: SPRING**
- G. **COURSE 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.

H. **PRE-REQUISITES/CO-REQUISITES:**

- a. Pre-requisite(s): NONE
- b. Co-requisite(s): NONE
- c. Pre- or co-requisite(s): NONE

I. **STUDENT LEARNING OUTCOMES:**

<u>Course Student Learning Outcome [SLO]</u>	<u>PSLO</u>	<u>GER</u>	<u>ISLO</u>
1. Explain the significance of the banking industry. Describe the development of the U.S. banking system.	Explain various economic tools used to measure the state of the economy and evaluate the appropriateness of various types of fiscal and monetary policy.		Industry, Professional, Discipline Specific Knowledge and Skills. Critical Thinking <i>Inquiry & Analysis</i> [IA]
2. List and define security measures employed in the banking system today.	Identify and discuss modern theory and practice relating to operations management in manufacturing and service environments.		Industry, Professional, Discipline Specific Knowledge and Skills.
3. Compose and present the various functions of bank operations including deposits, loans, mortgages, negotiable	Identify and discuss modern theory and practice relating to operations		Industry, Professional, Discipline Specific Knowledge and Skills.

instruments, and commercial lending.	management in manufacturing and service environments.		
4. Discuss careers in banking and bank personnel, including their responsibilities and potential for career advancement.	Identify and discuss modern theory and practice relating to operations management in manufacturing and service environments.		Industry, Professional, Discipline Specific Knowledge and Skills.
5. Relate current technological advances with banking services and functions.	Identify and discuss modern theory and practice relating to operations management in manufacturing and service environments.		Industry, Professional, Discipline Specific Knowledge and Skills.

KEY	<u>Institutional Student Learning Outcomes [ISLO 1 – 5]</u>
ISLO #	ISLO & Subsets
1	Communication Skills Oral [O], Written [W]
2	Critical Thinking <i>Critical Analysis [CA], Inquiry & Analysis [IA], Problem Solving [PS]</i>
3	Foundational Skills <i>Information Management [IM], Quantitative Lit./Reasoning [QTR]</i>
4	Social Responsibility <i>Ethical Reasoning [ER], Global Learning [GL], Intercultural Knowledge [IK], Teamwork [T]</i>
5	Industry, Professional, Discipline Specific Knowledge and Skills

J. **APPLIED LEARNING COMPONENT:** Yes X No

K. **TEXTS:** Hubbard, G. and O'Brien, A (2018). *Money, Banking, and the Financial System (3rd Edition)* with the MyEconLab online supplement. Pearson Education, ISBN: 9780134640273

L. **REFERENCES:** Articles of current interest and other resources placed on the course online learning site.

M. EQUIPMENT: Technology Enhanced Classroom.

N. GRADING METHOD: A-F

O. SUGGESTED MEASUREMENT CRITERIA/METHODS: Participation, quizzes, final exam, assignments and projects.

P. DETAILED COURSE 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

Q. LABORATORY OUTLINE: N/A