

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



## MASTER SYLLABUS

### BSAD 120 – PRINCIPLES OF BANKING

For available course numbers, contact the Registrar's Office at [registrar@canton.edu](mailto:registrar@canton.edu)

#### **CIP Code: 52.0803**

For assistance determining CIP Code, please refer to this webpage  
<https://nces.ed.gov/ipeds/cipcode/browse.aspx?v=55>  
or reach out to Sarah Todd at [todds@canton.edu](mailto:todds@canton.edu)

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**Updated by: Nicholas C Kocher (clerical update)**

**SCHOOL OF BUSINESS & LIBERAL ARTS  
BUSINESS DEPARTMENT  
FALL 2024**



A. TITLE: Principles of Banking

B. COURSE NUMBER: BSAD 120

C. CREDIT HOURS (Hours of Lecture, Laboratory, Recitation, Tutorial, Activity):

# Credit Hours per Week	<b>3</b>
# Lecture Hours per Week	<b>3</b>
# Lab Hours per Week	
Other per Week	

D. WRITING INTENSIVE COURSE:

Yes	
No	x

E. GER CATEGORY:

Does course satisfy a GER category(ies)? If so, please select all that apply.

[1-2] Communication	
[3] Diversity: Equity, Inclusion & Social Justice	
[4] Mathematics & Quantitative Reasoning	
[5] Natural Science & Scientific Reasoning	
[6] Humanities	
[7] Social Sciences	
[8] Arts	
[9] US History & Civic Engagement	
[10] World History & Global Awareness	
[11] World Languages	

F. SEMESTER(S) OFFERED:

Fall	
Spring	x
Fall and Spring	

G. COURSE DESCRIPTION:

This course is an in-depth introduction to the diversified services offered by the banking industry today, especially banking's 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: None  
CO-REQUISITES: None

I. STUDENT LEARNING OUTCOMES:

Course Student Learning Outcome [SLO]	Program Student Learning Outcome [PSLO]	GER	ISLO & Subsets
a. 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.		2 - IA 5
b. 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.		5
c. Compose and present the various functions of bank operations including deposits, loans, mortgages, negotiable instruments, and commercial lending.	Identify and discuss modern theory and practice relating to operations management in manufacturing and service environments.		5
d. 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.		5



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

J. APPLIED LEARNING COMPONENT:

Yes	x
No	

If yes, select [X] one or more of the following categories:

Classroom / Lab	x	Community Service	
Internship		Civic Engagement	
Clinical Practicum		Creative Works/Senior Project	
Practicum		Research	
Service Learning		Entrepreneurship [program, class, project]	



K. TEXTS: Hubbard, G., & O'Brien, A. P. (2022). MyLab Economics with Pearson eText Access Code for Money, Banking, and the Financial System (4th ed.). Pearson. ISBN 9780136913498.

L. REFERENCES: None

M. EQUIPMENT: Technology Enhanced Classroom

N. GRADING METHOD: A - F

O. SUGGESTED MEASUREMENT CRITERIA/METHODS:

- Exams
- Quizzes
- Papers
- Assignments
- Participation

P. DETAILED COURSE OUTLINE:

- I. Introduction: Banking in Today's Economy
  1. Role of banks in the economy
  2. How the banking system works
  3. Other financial institutions
- II. Evolution of American Banking
  1. Creation of a national currency
  2. Early banking vs current trends
- III. The Federal Reserve System
  1. Structure of the Federal Reserve System
  2. Monetary and Fiscal Policy
  3. Consumer Protection
  4. International Banking and the Federal Reserve
- IV. Documents and Language of Banking
  1. Consumer Loan Theory
  2. Changing forms of Payment
- V. Deposit Functions and Bank Relationships with Depositors
  1. Ethics in Banking
  2. Develop and Maintain the Customer
  3. Customer Service
- VI. Negotiable Instruments
  1. Types of Negotiable Instruments
- VII. Credit Cards, Debit Cards, and their Pros and Cons
  1. Granting and Analyzing Credit
  2. The cost of Credit
- VIII. Bank Loans, Investments, and Mortgages
  1. Mortgage Lending and Mortgage Loan Processing
  2. Government-Backed Loans
  3. The current Mortgage Crisis
- IX. Commercial Lending and Other Specialized Bank Services



1. Commercial Loans
  2. Commercial Credit Analysis
  3. Small Business Loan Programs
- X. Security, Fraud, and Ethics
1. Robbery Prevention and Response
  2. Fraud and Scams
  3. Identity Theft
- XI. Bank Marketing and Public Relations
1. Public Relations
  2. Marketing and Advertising
- Q. LABORATORY OUTLINE: None