

**Course Information:**

FA 19 - BA 464(I7-2) – Bank and Financial Services Management

Professor Information:

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Office Hours: Generally, you can expect a response to your call or email within one *business* day.

Required Text (s):

Bank Management, a McGraw Hill Create book

J Douglas Wellington

Husson University

ISBN 978-1-1214-6137-6

Course Description from catalog:

This course will introduce students to the specific issues in the financial management of a banking firm and, to a smaller degree, of other financial intermediaries. Emphasis will be on products, roles, regulatory framework, and risk management.

Prerequisites: BA362

University Policies

All relevant Husson University policies can be found in the “University Policies” link in Canvas, or here <https://www.husson.edu/academics/academic-policies/undergraduate-policies>

I. Student Learning Outcomes (SLOs):

Students will be able to -

I. An Overview of the Financial Services Sector

1. Identify the characteristics of a bank and competing financial-service institutions.
2. Identify the services offered by banks.
3. Understand the key trends affecting financial service firms.

II. The Impact of Government Policy and Regulation

1. Explain the principal reasons for regulation.

2. Describe some of the major provisions of the Wall Street Reform and Consumer Protection Act ("Dodd-Frank").
3. Explain the impact of the Federal Reserve System on financial firms.
- III. The Financial Statements of Banks**
 1. Identify the types of assets, liabilities and capital held by banks.
 2. Understand how banks account for loans and loan losses.
 3. Explain the use of off-balance sheet items.
 4. Identify the types of revenue and expenses generated by banks and how they are generated.
 5. Standardize financial statements for comparison purposes.
- IV. Measuring and Evaluating the Performance of Banks**
 1. Evaluate bank performance using ratio analysis.
 2. Break-down the return on assets and return on equity into their principal components.
 3. Measure risks in banking.
- V. Asset-Liability Management and Duration Techniques**
 1. Calculate yield to maturity and bank discount rate.
 2. Analyze maturities and repricing opportunities on interest-sensitive assets and liabilities.
 3. Calculate duration.
 4. Use duration to hedge against interest rate risk.
- VI. Options, Swaps and Other Hedging Tools**
 1. Hedge interest rate risk with futures contracts.
 2. Utilize option contracts to hedge interest rate risk.
 3. Evaluate an interest-rate swap.
 4. Explain interest rate caps and floors.
- VII. Liquidity and Reserves Management**
 1. Explain asset liquidity strategies.
 2. Estimate liquidity needs.
- VIII. Managing and Pricing Deposit Services**
 1. Differentiate between the types of deposits.
 2. Price deposits using cost plus profit margin.
 3. Use marginal cost to set interest rates on deposits.
- IX. Managing Nondeposit Liabilities**
 1. Differentiate between nondeposit sources of funds.
 2. Calculate the cost of nondeposit sources of funds.
 3. Evaluate the factors in determining which nondeposit sources of funds to use.

II. Specifics Pertaining To Class Scheduling and Material Covered

CLASS SCHEDULE

The instructor has the authority to modify the syllabus based on her determination that such changes would better meet the learning objectives of the course. It is the responsibility of the student to maintain awareness of those modifications and note them as necessary. The instructor also has full discretion to determine the extent to which (if at all) technology will be used and/or available within the classroom. Such determination could be based on technology as a learning tool or simply to minimize distractions among students. **PLEASE CHECK CANVAS FOR ANNOUNCEMENTS AND ANY CHANGES THAT MIGHT OCCUR.**

Date	Week	Readings / required viewings / tasks completed before class	Topic	Active Learning Activities
10/28/19-11/4/19	1	Read: Part 1 and 2	•	Assignments Due: <ul style="list-style-type: none"> • Introduction Post • Discussion Post • Chapter 2 Quiz • Problems
11/3/19-11/10/19	2	Read: Part 5 & 6	•	Assignments Due: <ul style="list-style-type: none"> • Discussion Post • Chapter 5 & 6 Quiz • Problems
11/11/19-11/17/19	3	Read: Part 7	•	Assignments Due: <ul style="list-style-type: none"> • Discussion Post • Chapter 7 Quiz • Problems
11/18/19-11/24/19	4	Read: Part 8	•	Assignments Due: <ul style="list-style-type: none"> • Discussion Post • NO QUIZ • Problems • Exam 1 (1,5,6,7,8)
11/25/19-12/1/19	5	Read: Part 11	•	Assignments Due: <ul style="list-style-type: none"> • Discussion Post • Chapter 11 Quiz • Problems
12/2/19-12/8/19	6	Read: Part 12	•	Assignments Due: <ul style="list-style-type: none"> • Discussion Post • Chapter 12 Quiz • Problems
12/9/19-12/15/19	7	Read: Part 13	•	Assignments Due: <ul style="list-style-type: none"> • Discussion Post • Chapter 13 Quiz • Problems
12/16/19-12/20/19	Finals Week- Due 12/20	Review Material for Final Exam		Assignments Due: <ul style="list-style-type: none"> • Final Exam (11,12,13)

III. Course Grading:

- Discussion Posts: 20%
- Weekly Assignments: 25%
- Exams: 55% (Mid Term 25%, Final 30%)

IV. Mapping Statement:

This course is required as a core business course for all School of Business – Financial Management majors according to IACBE accreditation standards.

This course is also a valuable elective for those seeking to work in banks or other similar organizations.

A) Programmatic Outcomes:

- a. This course is mapped to the following IACBE Programmatic Outcomes:
 1. Students will explain the major concepts in the functional areas of accounting, marketing, finance, and management;
 4. Students will apply ethical decision making skills and integrity in an ever-changing, global environment
 5. Students will demonstrate oral and written communication skills, appropriate to the profession
 6. Students will apply critical problem solving and professional skills in an experiential learning environment

Grading Rubrics :

Discussion Rubric –

The total amount of points that a student can get for each week is 35. The initial response to the instructor is worth from 0 to 30 points; the reply is worth 0-5 points.

	5	4	3	2	1	0
Overall (analysis or assessment)	The student clearly and substantially (assesses and/or analyzes) the posted discussion problem in the student's own words	The student (assesses and/or analyzes) the posted discussion problem in the student's own words.	The student (assesses and/or analyzes) the posted discussion problem in the student's own words.	The student does not (assess and/or analyze) the posted discussion problem in the student's own words.	The student does not (assess and/or analyze) the posted discussion problem in the student's own words.	Non-existent, irrelevant, or plagiarized answer.
Factual errors	No factual errors	There may be a few minor factual errors.	There is a major factual error.	There are two major factual errors.	There are more than two major factual errors.	Non-existent, irrelevant, or plagiarized answer.
Clarity	The answer is clearly written	There may be an unclear section	There are a couple of unclear sections.	There are multiple (not more than half of the answer) unclear sections.	There are multiple (more than half of the answer) unclear sections.	Non-existent, irrelevant, or plagiarized answer.
Development	Fully developed answer	A section may need greater development	A couple of sections may need greater development	Multiple (not more than half) of sections may need greater development	Multiple (more than half) of sections may need greater development	Non-existent, irrelevant, or plagiarized answer.
Evidence	All statements are supported and include examples.	A statement may not be supported or missing an example.	A couple of statements are not supported or missing examples.	Multiple statements are not supported or missing examples.	Most statements are not supported or missing examples.	Non-existent, irrelevant, or plagiarized answer.
Citation	All APA citations correct and present	APA citations have a minor error or two.	There is a substantial error in the APA citations.	A few major errors in APA citations	APA citations are not present or are mostly incorrectly provided.	Non-existent, irrelevant, or plagiarized answer.
Responses	The post for reply to other students will be substantial with at least 250 words and will hit on the high points of what the other individual wrote about. It will either agree or not with what the other student has written; however, the critique will be academic in nature and will contain examples to support the argument/s. Citations will be used in-text for replies to other students as well along with a reference list as with the initial response to the instructor. There will be correct spelling, grammatical presentation, and capitalization where indicated. No instant messaging or other abbreviated texting language is present. The replies are on time.	The post for the reply to another student doesn't include the substance that is needed to address what the other student has written. Also, there may be limited response to what was learned from the other student. However, the overall reply is good with regards to the reply. Citations were used for the reply to another student where warranted. A reference list is included but may not be done properly or may have been missing. The replies are on time.	The reply to another student where there was no substance that addressed what the other student had talked about. The response to the other student was perfunctory or off topic and no citations were used where warranted. The replies are on time. The question that has been posed has not been addressed.	The reply to another student where the elements of the initial reply were not addressed; there were no citations where warranted. The reply was perfunctory or off topic. The replies are on time.	Answer is present but merely repeats other student feedback.	Non-existent, irrelevant, or plagiarized answer.

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