

Course Title: Bank Management & Financial Services FIN 2600

NORTHWOOD UNIVERSITY
WUXI CAMPUS at Jiangnan University
Term: Spring 2017
Department: Finance



Course Title: Bank Management & Financial Services

Instructor: Professor Dave Jaye

Course #: FIN 2600

Email: contact me through your class
President or Vice President

Time/Day: FB1&2 – Tuesday 8am to 9:35am and Thursday 9:55am to 11.30am

FB 3&4- Tuesday 9.55am to 11.30 and Thursday 8am to 9.35am

Office Hours By appointment and briefly after class.

Course Materials

Textbook(s) required: (1) *Bank Management & Financial Services, 9th Edition*, ISBN-13: 9780078034671; Peter Rose and Sylvia Hudgins; Publisher: McGraw-Hill;

Other Materials/Resources: Investopedia, YouTube Videos, materials provided by the instructor

Course Description

Introduction to the commercial banking function and the operations and management of state and national banks. Emphasis on the general management functions, with special attention to management of deposits, loans, investments, liquidity, trusts, and other service functions. A bank simulation is included to experience a practical application of banking principles, including information provided by banks, competitors, and bank regulatory agencies.

Prerequisite: ACC 2410

By the end of this course, Northwood wants students to:

1. Comprehend the organizational structure of commercial banks.
2. Analyze bank financial statements and bank capital.
3. Comprehend and synthesize various types of loans and how they are used by different segments of the economy.
4. Comprehend the various legal aspects of banking as they apply to the financial institution.
5. Comprehend and synthesize the relationship of commercial banking to other financial institutions.
6. Analyze the implications of international lending.
7. Analyze and apply liquidity management techniques, including deposit alternatives and bank investments.
8. Comprehend the financial institution's role in merger and acquisition concepts.
9. Analyze, research and evaluate current banking issues.
10. Synthesize decision making in a banking environment.
11. Comprehend the regulatory issues associated with banking.
12. Analyze various banking functions (loans, deposits, etc.)
13. Synthesize the perspectives of the various departments of a bank.
14. Evaluate issues associated with bank expansion.

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15. Analyze and apply pricing methods to various financial products.
16. Synthesize and apply various management issues as they apply to a financial institution.

Prerequisite: FIN 3010 or 3210

Required work and system of grading:

The grade for the course consists of Midterm 25% Final Exam 25%, Quizzes 5%, Class Participation 15%, Attendance 10% and Assignments 20%.

Class Organization: I will randomly assign teams. You pick your own team leader. You must translate by hand in the book the assigned chapter **Key terms, Test Problems Questions and correct answers** to the Test Problems and **Solutions to concepts** before each class with the page number, paragraph number and line number where you found the answer. Students can share the translation work. Each team of up to six people must submit to the President the answers to Study Questions by 8pm on the evening before the second class. You should read the Chapter Power Point before Class. I will call on individual students to come to the front of class to answer the Study Questions which they have solved. Student photo holding a name sign and ID must appear under the questions they answered. Student need to write the page number where they found the solution. You must put your smart phone at the back of the class 5 minutes before class starts. No chatting when I or another student is talking. Misuse of phone and repeated chatting will be punished. Bring a sheet of paper to write your English name and Chinese Last name to put on your desk each class. Bring a notebook to class dedicated only to this class. All missed classes must be made up by attending another class or a doctor's note or a policeman's note or a project that I choose. 33% missed classes and you cannot take the final exam. All students will be eligible for extra credit by creating a PPT showcasing key points and financial words from Banking Videos provided by Professor Dave Jaye. Students who attend a face to face documented study group, who are team leaders who perform well and the class President and Vice President may earn extra credit.

Class organization and Assignments:

Week (Period)	Contents		
	Chapters or Units	Main Points	Learning Outcomes (Achieved Aims)
1	1	Overview of Changing Financial Services	Election of Class President and VP, Team assignments, Team Report format, Translate Key Terms, Chapter Review, Concept Checks, Investopedia Videos & translate site
2	1 and 2	Overview of Changing Financial Services, Impact of Govt. Regulations	Team Homework review and score, students must list page, paragraph and line number where found answer. Quiz 1A, 1B completely different questions

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3	2	Government Policy and Regulations impacts on Banks and competitors	Key Global Regulations, Social Responsibilities, Hometown and Wuxi Bank categories, Quiz 2A, 2B
4	3	Organization, Structure of Banking	Unit, Branch, Holding Companies, E-Banking, Banks competitors, Efficiency and Size
5	4	New Banks, Branches, ATMs, Web and Phone banking	Creating a Personal Budget. Bank of America Template, Chapter 4 Team Investopedia Reports, one video with key ideas, key words per student
6	18	Consumer Loans, Credit Cards, Real Estate Lending.	New Bank Charter Regulations, Full and partial service branches, Point of Sale, ATMs, Internet and Call Centers
7	1, 2, 3, 4, 18	Review Chapters 1, 2, 3, 4, Mid Term Exam	Review Chapters 1, 2, 3, 4, 18 Mid Term Exam A, B totally different Questions
8	16	Review solutions, Mid Term Exam A, B totally different 50 Multiple Choice 4 short Answer Questions, Providing Loans to Businesses and Consumers	Solutions for Chapters 1, 2, 3, 4, 18 Mid Term Exam A, B totally different Questions
9	16	Lending Policies and Procedures	Good Loan Elements the 6 C's. Types of Collateral. Parts of Loans, Loan Reviews, Loan Workouts,
10	17	Lending to Business Firms	Analyzing Loan applications, Financial Ratio Analysis, Contingent Liabilities, Pricing Business Loans,
11	10	Investment Function in Banks	Money Market Instruments, Capital Market Instruments, Investment Securities, Choice of Securities, Maturity Strategies,
12	5	Financial Statements of Banks	The Balance Sheet, Off Balance Sheet items, Income statement, Non-Bank Financial Forms, Key features of Financial Statements
13	16	Review Chapters 16	Good Loan Elements the 6 C's. Types of Collateral. Parts of Loans, Loan Reviews, Loan Workouts,
14	17	Review Chapter 17	Analyzing Loan applications, Financial Ratio Analysis, Contingent Liabilities, Pricing Business Loans,

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15	10	Review Chapter 10	Money Market Instruments, Capital Market Instruments, Investment Securities, Choice of Securities, Maturity Strategies,
16	5, 10, 16, 17,	Final Exam A and B, 5-22-17; Review of Final 5-24-17	Review the 50 Multiple Choice and T/F questions and 4 short answer solutions for totally different Final A and B, Team Leader and Class President and VP awards, student class feedback.
17	All Chapters studied	Student Appeals of Score, finalize Class Report, Submit Class Portfolio	Finalize and submit Grades, Attendance, Class Report, Submit Class Portfolio

Course Requirements:

1. You should read the assigned materials, translate end of chapter sections and read Power Point before coming to class for a proper understanding and productive participation.
2. Any form of copying (from any source – especially fellow students) will result in a score of zero on that homework or test.
3. Bring a Financial calculator to class.
4. You must earn a score of 60 points to pass this Northwood University Course.

In addition to this syllabus, please refer to the Northwood University Standard Course Policies sheet. <http://www.northwood.edu/course-descriptions/management-course-descriptions.aspx>