

Upper Iowa University External Degree Program

BA 310 -08 Money and Banking

COURSE DESCRIPTION:

A study of the commercial banking system; thrift institutions; the Federal Reserve System; money, interest rates, savings and credit; government regulatory institutions and policies.

Prerequisite: BA 212. Three semester credits.

COURSE OBJECTIVES:

1. Describe the monetary and banking structure of the United States.
2. Communicate the historical, philosophical, and political aspects of banking and evaluate their impact on money and banking systems in the United States today.
3. Identify the role of the Federal Reserve System in the banking system and explain its impact on monetary value.
4. Assess the role and impact of financial institutions in the market economy.
5. Analyze the effects of monetary policy on business transactions.

REQUIRED MATERIALS:

1. Textbook: Financial Institutions Markets and Money by Kidwell, et.al, 10th edition, 2008.
2. Syllabus

You may purchase your textbook through MBS Direct by calling their toll free number at: 800-325-3252 or through the UIU homepage: www.uiu.edu. Click on the link for current students then select order textbooks from the options in the left hand column. Follow the link and select External Degree for your location.

WRITING PROFICIENCY:

It is recommended that all papers and research are done in the APA style. We expect appropriate writing skills of proper grammar, punctuation, sentence structure, paragraph development, and logical sequence of thought in all written work, and exams.

It is recommended that all students purchase the APA guide/manual listed on the UIU website. *Publication Manual of the American Psychological Association*. \$27.00 new.

CITATION:

Encyclopedias of any kind, including the very popular Wikipedia, are not primary sources and should not be cited or used in constructing academic papers at the graduate or undergraduate

level. They can, however, be useful to help gather some background information and to point the way to more reliable sources.

ASSIGNMENTS/EXAMINATIONS:

There are three open book exams. Each open book exam is worth a total of 125 points. Each test is a combination of multiple choice, true-false questions, and essay. Unit 1 covers Chapters 1-6, Unit 2 is over Chapters 7-12, and Unit 3 includes Chapters 13-20.

Submissions of open book exams: Students may submit via regular (surface) mail, facsimile, or by electronic mail (e-mail). If submitted by e-mail, do not send any attachments. Just and paste copy your assignment or type right into the e-mail. In today's online environment of receiving computer viruses through opening attachments, the risk is being minimized by not accepting e-mailed attachments in this course.

The mid-term is a closed book, proctored exam and covers Chapters 1-12. Closed book exams will include any or all of the following combinations: true-false, multiple-choice, and essay. The mid-term exam, worth a total of 175 points, should be taken after completing Chapter 12 and the open book exams for Units 1 and 2. A test proctor, approved by the university, is required for the mid-term exam.

The final exam is a closed book, proctored exam over Chapters 1-20. The university must approve the proctor. There will include any or all of the following combinations: true-false, multiple-choice, and essay. The final exam, worth a total of 175 points, can only be taken after all other course work is completed. Once the final exam is taken, a final grade will be determined.

Failure to pass both closed books exams results in automatic course failure.

Unit 1 – Open Book Exam – Chapters 1-6	125 points
Unit 2 – Open Book Exam – Chapters 7-12	125 points
Mid-Term – Closed Book, Proctored Exam – Chapters 1-12	175 points
Unit 3 – Open Book Exam – Chapters 13-20	125 points
Final Exam – Closed Book, Proctored Exam, Chapters 1-20	<u>175 points</u>
Total Possible Points	725 points

GRADING CRITERIA:

Upper Iowa University uses a standard grading system:

A = All work is excellent, shows exceptional understanding of materials; logical, clear, and insightful written and oral work, incorporate knowledge from other sources and moves easily to the next level of understanding, works well beyond minimum requirements.

B = Understanding material is good to very good, demonstrates good grasp of material, good oral and written skills, produces more than the minimum requirements, quality of work is high.

C = Satisfactory understanding of the material, submits only the minimum requirements, communicates adequately in oral and written formats, displays an adequate understanding of all basic concepts.

D = Quality and quantity written and oral work is below average and barely acceptable.
F = Quality and quantity written and oral work is unacceptable.

A point system will be used to calculate grades for this course. The total number of points is 725. Students need 653 points to receive an A, 580 points to receive a B, 508 points for a C, and 435 points for a D. Earning less than 435 total points will result in course failure.

NOTE: In order to pass this course, you must get a passing grade (“D” or better), on at least one of the exams and have enough cumulative points to earn a passing grade.

CHEATING, ACADEMIC DISHONESTY AND PLAGIARISM:

Because cheating, academic dishonesty and plagiarism are affronts to the University community as a whole and a denial of the offender’s own integrity, they will not be tolerated. Cheating includes but is not limited to:

- the use of unauthorized books, notes or other sources in the giving or securing of help in an examination or other course assignments,
- the copying of other students’ work or allowing others to copy your work,
- the submission of work that is not your own or allowing others to submit your work as theirs,
- the submission of the same work for two or more classes without the approval of any instructors involved.

Academic dishonesty includes, but is not limited to:

- sharing academic materials knowing they will be used inappropriately,
- having access to another person’s work without permission,
- providing false or incomplete information on an academic document,
- changing student records without approval.
- obtaining and using texts intended for instructor use only.

Plagiarism includes, but is not limited to:

- the presentation of another’s published or unpublished work as one’s own,
- taking words or ideas of another and either copying them or paraphrasing them without proper citation of the source,
- using charts, graphs, statistics or tables without proper citation.

Detected cheating, academic dishonesty, or plagiarism will result in consequences that may, at the instructor’s discretion, include course failure. In addition, an offender may be reported to the Senior Vice President for the Extended University, the Dean of the Extended University, or designee for possible disciplinary action, which may include suspension or dismissal from the University. Upper Iowa University may make use of various plagiarism detection services. Individuals, by enrolling in courses offered by the University, consent to submission by the University of course-related assignments to such services and the retention of a copy of such assignments by the service.

Cheating, academic dishonesty and plagiarism infractions are tracked by the Dean of the Extended University, and cumulative evidence collected from multiple incidents will be considered when making suspension or dismissal decisions.

Extended University Catalog 2007/08 page 97.
http://www.uiu.edu/catalogs/eu/html/univ_policies.html#cheating

ATTENDANCE:

Even though a student does not attend a regular classroom in the traditional sense and keep up with a set schedule of assignments, it should be pointed out how important it is to keep yourself on a regular timely schedule if possible to complete and send in units. It is too easy to set work aside and decide to do it later. Suddenly, the need to complete assignments and get them in by deadlines can become stressful and, at times, impossible. The key would be to set time aside on a regular basis and submit work in a timely manner.

LIBRARY RESOURCES:

As a student of Upper Iowa University, you have access to the resources of the Henderson-Wilder Library on the Fayette campus. If travel to the campus is not feasible, you can access the library through the University's website. Go to: www.uiu.edu and click on the Library option located on the left side of the home page. If you would like to use InfoTrac, please contact the UIU Library staff at library@uiu.edu.

WITHDRAWAL:

If you wish to withdraw prior to the last day of the enrollment period you must contact the External Degree office by phone or in writing. After your original six-month enrollment period you no longer have the option to withdraw from the course. You must finish the course or have a final grade assigned based on the coursework submitted.

SPECIAL NEEDS:

If you require accommodation for special needs, please provide documentation to: Director of External Degree.

This syllabus is tentative and subject to change.