

STUDENT WARNING: This course syllabus is from a previous semester archive and serves only as a preparatory reference. Please use this syllabus as a reference only until the professor opens the classroom and you have access to the updated course syllabus. Please do NOT purchase any books or start any work based on this syllabus; this syllabus may NOT be the one that your individual instructor uses for a course that has not yet started. If you need to verify course textbooks, please refer to the online course description through your student portal. This syllabus is proprietary material of APUS.

American Public University System

The Ultimate Advantage is an Educated Mind

School of Business
FINC610
Financial Institutions
3 Credit Hours
8 weeks
Prerequisite: None

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Course Description (Catalog)

This is a course on the operations of financial institutions and markets in the U.S. This course will cover the basic tools for understanding the roles of financial institutions and valuing financial instruments. The goal of this course is to create an understanding of how financial institutions and markets operate within and place influence upon the economy at large.

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Course Scope

The primary goal of the Financial Institutions course is to help us achieve better understanding of what the institutions are that affect our financial system. The course will address the theory of operations within these institutions and have some application examples through the use of quantitative problems.

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Course Objectives

After successfully completing this course, you will be able to:

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LO 1. Examine how global and U.S. financial markets, financial institutions and intermediaries affect our economy.

LO 2. Evaluate why interest rates change and the factors that influence their behavior.

LO 3. Understand the role that central banks play in financial markets by looking at the structure of major central banks and the Federal Reserve System.

LO 4. Explore the Federal Reserve's balance sheet and how the tools of monetary policy affect money supply and interest rates.

LO 5. Assess how securities (bonds, stocks, and mortgages) operate in the capital markets.

LO 6. Synthesize how financial institutions promote economic efficiency.

LO 7. Analyze the historical development of the banking system and the affects of financial innovation on the competitive environment.

LO 8. Access economic analysis of banking regulation and how mutual fund are regulated.

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Course Delivery Method

This course, delivered via distance learning, will enable students to complete academic work in a flexible manner, completely online. Course resources and access to an online learning management system will be made available to each student. Online assignments are due each week as noted and include forum questions (accomplished in groups through a threaded forum), examinations, and individual assignments submitted for review by the Faculty Member. Assigned faculty will support the students throughout this eight-week course.

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Course Resources

Required Course Textbooks

Mishkin, F. S. & Eakins, S. G. (2012). *Financial markets and institutions* (7th ed.). Boston, MA: Pearson/Prentice Hall.

Additional Resources

In Resources, you will find the following:

- Power Points - for a review of chapter concepts.

Websites

Site Name	Website URL/Address
Textbook Website	http://wps.prenhall.com/bp_mishkin_finmks_7/180/46250/11840173.cw/index.html
Helpful Website	http://www.federalreserve.gov/releases/
American Psychological	http://www.apastyle.org/

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Association (APA)	
Purdue Online Writing Lab	http://owl.english.purdue.edu/owl/resource/560/01/
Turnitin	http://www.turnitin.com

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Evaluation Procedures

Grade Instruments	Points	Percentage
Forums (Week 1-7)	100 points each	25
Writing Assignments (Week 1-7)	100 points each	30
Quizzes (Week 1-7)	100 points each	25
Final Assessment (Week 8)	100 points	20
Final Course Grade		100

Weekly Assignments

See the course outline for the weekly assignments, quantitative questions to solve, essay and discussion board. Midterm and Final exams are also in the course outline. All assignments must be submitted by the end of the week (Sunday, 11: 59 pm EST) they are assigned, except for the Final Exam (Saturday, 11: 59 pm EST).

Forums

Please join the forums during weekly sessions. Students must post a main response to the weekly discussion question by Day 3, and at ***least two replies to other students by Day 7***. Active participation is required by replying to classmates during the week of discussion. Therefore, replies after the end of the each week ***will not*** be graded. The forums are for student interaction and submitting input after the end of the week serves no learning objectives and does not constitute as participation. **Students should demonstrate their own knowledge in the forums and avoid copying and pasting from web sites.** Responses will be graded directly from the Forums.

Your grade earned for the discussion boards will be based on the Forum Grading Criteria:

Forums Grading Criteria	Requirements
Quality Guidelines (50%):	<ul style="list-style-type: none"> All discussion questions are answered completely. Responses are original in content with a minimum of one external reference. All posts demonstrated analysis of the topic. Responses to classmates are significant and advanced the discussion.
Participation Guidelines (30%):	<ul style="list-style-type: none"> Main response is posted by Day 3. Main response is no less than 250-300 words. Reply to at least two of their classmates by Day 7.

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	<ul style="list-style-type: none"> • Responses to classmates are at least 150 words.
Clarity, Organization & Professionalism Guidelines (20%):	<ul style="list-style-type: none"> • Responses were organized and logical. • No spelling or grammatical errors. • References were used and cited properly. • Appropriate language, respect and consideration toward peers/instructor.

Homework Assignments

Assigned problems should demonstrate an understanding and thorough application of chapter objectives. Ensure that your work is organized and properly formatted (for numeric solutions, please highlight your answer). Please name your assignment file as 'lastnameinitial-FINC610-assignment#', and submit **by midnight EST, Day 7**.

Your homework exercises/problems will be evaluated according to the following Homework Grading Criteria:

Grade	Homework Problems Grading Criteria
90-100%	<ul style="list-style-type: none"> • Assigned exercises/problems are completed in full. • Work demonstrates effective application of the concepts/principles covered in the chapter. • Work thoroughly explains answers and calculations. • Solutions are calculated with no errors or insignificant errors.
80-89%	<ul style="list-style-type: none"> • Assigned exercises/problems are completed in full or are significantly complete. • Work demonstrates effective application of most concepts/principles covered in the chapter. • Work thoroughly explains most answers and calculations. • Solutions are calculated with insignificant errors.
70-79%	<ul style="list-style-type: none"> • Assigned exercises/problems are mostly complete. • Work demonstrates effective application of some concepts/principles covered in the chapter. • Work explains some answers and calculations. • Solutions are calculated with significant errors.
60-69%	<ul style="list-style-type: none"> • Assigned exercises/problems are fairly complete. • Work demonstrates effective application of a few concepts/principles covered in the chapter. • Work explains a few answers and calculations. • Solutions are calculated with significant errors.
0-59%	<ul style="list-style-type: none"> • Assigned exercises/problems are less than 50% complete. • Work does not demonstrate effective application of the concepts covered in the chapter. • Work submitted does not thoroughly explain answers and calculations. • Solutions are not calculated or are calculated with significant errors.

Quizzes

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The Quizzes will consist of 15 multiple choice and 5 short-answer questions of the chapters covered during each week. Each quiz is accessible only once and is available for a 1.5-hour time period. Once a quiz is accessed, you will not be able to access it again if you disconnect. Therefore, allocate time to complete your quiz. Weekly quizzes must be submitted **by midnight EST, Day 7.**

Midterm (Week 4)

The Midterm Exam will consist of 4-5 pages in length, not including title page, abstract, references, etc., and must adhere to APA 6.0 guidelines. The topic will be provided by your instructor. Reference Writing Assignment Grading Criteria for writing requirements. The Midterm is due **by midnight EST, Day 7.**

Final Exam (Week 8)

The Final Exam will consist of essay questions as described in the 8-Week Outline. Your paper must be 5-6 pages in length, not including title page, abstract, references, etc., and must adhere to APA 6.0 guidelines. Reference Writing Assignment Grading Criteria for writing requirements. The Final Exam is due **by midnight EST, Day 6.**

You are required to have your writing assignment reviewed by Turnitin before you submit it to the professor. Please review the Turnitin section at the end of the Syllabus. Additional setup and use instructions are available in Resources.

Your writing assignments, Midterm and Final Exam will be evaluated according to the following Writing Assignment Grading Criteria:

Guidelines	Writing Assignment Grading Criteria
Content (60%)	<ul style="list-style-type: none"> • Response demonstrate a clear understanding of the key elements of assignment questions. • Responses thoroughly cover the elements in a substantive manner. • Response demonstrates critical thinking and analysis. • Content is complete and accurate. • Introduction and conclusion provides adequate information on the given topic.
Organization (20%)	<ul style="list-style-type: none"> • Paper structure is clear and easy to follow. • Ideas flow in a logical sequence. • Introduction provides a sound introduction to the topic and previews major points. • Paragraph transitions are logical and support the flow of thought throughout the paper. • The conclusion thoroughly reviews the major points.
Writing Style, Grammar, APA Format (20%)	<ul style="list-style-type: none"> • Sentences are well constructed, complete, clear, and concise. • Words used are specific and unambiguous. • The tone is appropriate to the content and assignment. • Grammar, spelling and punctuation are correct. • APA guidelines (6th edition) are followed, such as headers, citations, references, etc. • Effective use of aids, such as sections, summaries, table of contents, indices, and appendices (if appropriate)

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Submission of assignments and grading

Be sure to turn in assignments and exams as scheduled. Assignments will be graded within five days after the end of the week according to APUS policy. If your assignment is submitted after the weekly grading, it will be graded during the next grading period for our class. It is preferred that students refer to the 8-Week Course Outline for a weekly schedule of assignments and their due date. **Assignments submitted three days after their due date will be assessed a 10% late penalty.**

Refer to the Student Handbook for policies relevant to academic honesty and other procedures and policies related to this course. Refer to Online Resource Center for any research assistance. Plagiarized papers or incidents of academic dishonesty will receive an F.

APUS Grading System

Grade	Quality Points/ Grading Percent
A	4.0/ 100 - 94
A-	3.67/ 93 - 90
B+	3.33/ 89 - 87
B	3.0/ 86 - 84
B-	2.67/ 83 - 80
C+	2.33/ 79 - 77
C	2.0/ 76 - 73
C-	1.67/ 72 - 70
D+	1.33/ 69 - 67
D	1.0/ 66 - 64
D-	.67/ 63 - 60
F	0.0/ 59 - 0

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8 – Week Course Outline

Please see the [Student Handbook](#) to reference the University's grading scale

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Week	Topic(s)	Learning Objective(s)	Reading(s)	Assignment(s)
1	Introduction to Financial Institutions	LO 1. Examine how global and U.S. financial markets, financial institutions and	Text Readings: Chapters 1 & 2 Course Resources:	Submit: 1. Forum Responses – Initial response is a minimum of 250 words. Make sure to respond to at least two

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		intermediaries affect our economy.	PowerPoint Slides	other classmates. 2. Answers to 3 essay questions on the Assignments Link. Make sure to note the word count. 3. Quiz - 20 multiple choice/short essay answers (1.5 hours)
2	Financial Markets	LO 2. Evaluate why interest rates change and the factors that influence their behavior.	Text Readings: Chapters 3 & 4 Course Resources: PowerPoint Slides	Submit: 1. Forum Responses – Initial response is a minimum of 250 words. Make sure to respond to at least two other classmates. 2. Answers to 2 essay questions on the Assignments Link. Make sure to note the word count. 3. Quiz - 20 multiple choice/short essay answers (1.5 hours)
3	Central Banking	LO 3. Understand the role that central banks play in financial markets by looking at the structure of major central banks and the Federal Reserve System.	Text Readings: Chapters 5 & 9 Course Resources: PowerPoint Slides	Submit: 1. Forum Responses – Initial response is a minimum of 250 words. Make sure to respond to at least two other classmates. 2. Answers to 2 essay questions on the Assignments Link. Make sure to note the word count in the assignment link. 3. Quiz - 20 multiple choice/short essay answers (1.5 hours)
4	Monetary Policy	LO 4. Explore the Federal Reserve’s balance sheet and how the tools of monetary policy affect money supply and interest rates.	Text Readings: Chapters 10 & 11 Course Resources: PowerPoint Slides	Submit: 1. Forum Responses – Initial response is a minimum of 250 words. Make sure to respond to at least two other classmates. 2. Answers to 2 essay questions on the Assignments Link. Make sure to note the word count in the assignment link. 3. Quiz - 20 multiple choice/short essay answers (1.5 hours)
5	Financial Markets	LO 5. Assess how securities (bonds, stocks, and mortgages) operate in the capital markets.	Text Readings: Chapters 12 & 13 Course Resources: PowerPoint Slides	Submit: 1. Forum Responses – Initial response is a minimum of 250 words. Make sure to respond to at least two other classmates. 2. Answers to 2 essay questions on the Assignments Link. Make sure to note the word count in the assignment link. 3. Quiz - 20 multiple choice/short essay answers (1.5 hours)

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				hours)
6	Financial Markets	<p>LO 5. Assess how securities (bonds, stocks, and mortgages) operate in the capital markets.</p> <p>LO 6. Synthesize how financial institutions promote economic efficiency.</p>	<p>Text Readings: Chapters 7 & 14</p> <p>Course Resources: PowerPoint Slides</p>	<p>Submit:</p> <ol style="list-style-type: none"> 1. Forum Responses – Initial response is a minimum of 250 words. Make sure to respond to at least two other classmates. 2. Answers to 2 essay questions on the Assignments Link. Make sure to note the word count. 3. Quiz - 20 multiple choice/short essay answers (1.5 hours)
7	Institutions	<p>LO 7. Analyze the historical development of the banking system and the affects of financial innovation on the competitive environment.</p>	<p>Text Readings: Chapters 17 & 19</p> <p>Course Resources: PowerPoint Slides</p>	<p>Submit:</p> <ol style="list-style-type: none"> 1. Forum Responses – Initial response is a minimum of 250 words. Make sure to respond to at least two other classmates 2. Answers to 2 essay questions on the Assignments Link. Make sure to note the word count 3. Quiz - 20 multiple choice/short essay answers (1.5 hours)
8	Banking	<p>LO 1. Examine how global and U.S. financial markets, financial institutions and intermediaries affect our economy.</p> <p>LO 3. Understand the role that central banks play in financial markets by looking at the structure of major central banks and the Federal Reserve System.</p> <p>LO 7. Analyze the historical development of the banking system and the affects of financial innovation on the competitive environment.</p> <p>LO 8. Access economic analysis of banking regulation and how mutual fund are regulated.</p>	<p>Text Readings: Chapters 18 & 20</p> <p>Course Resources: PowerPoint Slides</p>	<p>Submit: Final Assessment</p> <ol style="list-style-type: none"> 1. Please submit a 5 to 6 page, double-spaced essay addressing the following questions: What role do financial institutions play within the global marketplace? How can policies and regulations impact financial institutions? What role does the central banking system play within the global marketplace? Would you recommend any changes to the central banking system? Why or why not? <p>Submit your Final Exam by midnight EST, Day 6.</p>

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Policies

Please see the [Student Handbook](#) to reference all University policies. Quick links to frequently asked question about policies are listed below.

[Drop/Withdrawal Policy](#)

[Plagiarism Policy](#)

[Extension Process and Policy](#)

[Disability Accommodations](#)

Citation and Reference Style

Note: Students will follow the APA 6th edition as the sole citation and reference style used in written work submitted as part of coursework to the University. Assignments completed in a narrative essay or composition format must follow the citation style cited in the APA 6th edition.

Late Assignments

Students are expected to submit classroom assignments by the posted due date and to complete the course according to the published class schedule. As adults, students, and working professionals, I understand you must manage competing demands on your time. Should you need additional time to complete an assignment, please contact your instructor before the due date to discuss the situation and determine an acceptable resolution. Routine submission of late assignments is unacceptable and may result in points deducted from your final course grade.

Netiquette

Online universities promote the advancement of knowledge through positive and constructive debate - both inside and outside the classroom. Discussions on the Internet, however, can occasionally degenerate into needless insults and “flaming.” Such activity and the loss of good manners are not acceptable in a university setting - basic academic rules of good behavior and proper “Netiquette” must persist. Remember that you are in a place for the fun and excitement of learning, and that does not include descent to personal attacks or student attempts to stifle the discussion of others.

Humor Note: Despite the best of intentions, jokes and – especially - satire can easily get lost or taken seriously. If you feel the need for humor, you may wish to add “emoticons” to help alert your readers: ;-), :), ☺, etc.

Disclaimer Statement

Course content may vary from the outline to meet the needs of this particular group.

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Online Library

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The Online Library is available to enrolled students and faculty from inside the electronic campus. This is your starting point for access to online books, subscription periodicals, and Web resources that are designed to support your classes and are generally not available through search engines on the open Web. In addition, the Online Library provides access to special learning resources, which the University has contracted to assist with your studies. Questions can be directed to librarian@apus.edu.

- **Charles Town Library and Inter Library Loan:** The University maintains a special library with a limited number of supporting volumes, collections of our professors' publications, and services to search and borrow research books and articles from other libraries.
- **Electronic Books:** You can use the Online Library to uncover and download over 50,000 titles, which have been scanned and made available in electronic format.
- **Electronic Journals:** The University provides access to over 12,000 journals, which are available in electronic form and only through limited subscription services.
- **Tutor.com:** AMU and APU Civilian and Coast Guard students are eligible for 10 free hours of tutoring provided by APUS. [Tutor.com](http://tutor.com) connects you with a professional tutor online 24/7 to provide help with assignments, studying, test prep, resume writing, and more. Tutor.com is tutoring the way it was meant to be. You get expert tutoring whenever you need help, and you work one-on-one with your tutor in your online classroom on your specific problem until it is done.

Request a Library Guide for your course (<http://apus.libguides.com/index.php>)

The AMU/APU Library Guides provide access to collections of trusted sites on the Open Web and licensed resources on the Deep Web. These are specially tailored for academic research at APUS:

- Program Portals contain topical and methodological resources to help launch general research in the degree program. To locate, search by department name or navigate by school.
- Course Lib-Guides narrow the focus to relevant resources for the corresponding course. To locate, search by class code (e.g., ACCT100) or class name.

If a guide you need is not available yet, let us know by emailing the APUS Library: librarian@apus.edu.

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Turnitin.com

You are required to have your writing assignment reviewed by Turnitin before you submit it to the professor. Please review the **RESOURCES** link for Turnitin Instructions.

Turnitin.com is an excellent resource to check the content and quality of writing assignments and to avoid plagiarism. Students are required to create an account and submit all writing assignments to [Turnitin.com](http://turnitin.com). An Originality Report will be generated upon paper submission, which must be submitted with your assignment. **Writing Assignments will not be graded if the Originality Report is not submitted to the assignment drop box with the assignment.** Your instructor will provide you with a course ID and password to enroll in the class.

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The Originality report does not actually recommend changes. It does point out where you may need to add a citation or quotation marks (if not already cited). Once you use it a few times, you will appreciate this tool, as it will assist you in improving quality and content, as well as avoid plagiarism. Your goal is to keep direct quotations to a minimum and to make sure that you do not just cut and paste material. Ensure that all your references are cited. **A report less than 25% similarity index is acceptable for undergraduate level work.**

Turnitin access codes

class ID: **See course Announcement for details**

password:

Selected Bibliography

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