# "WBUlogo"

Virtual Campus

School of Business

# UNIVERSITY MISSION STATEMENT

Wayland Baptist University exists to educate students in an academically challenging, learning-focused and distinctively Christian environment for professional success, lifelong learning, and service to God and humankind.

# COURSE NUMBER & NAME:

FINA 3321-VC01, Principles of Banking

# **TERM**:

Fall, 2018

# **INSTRUCTOR**:

Olafallart Gipon

# **CONTACT INFORMATION**:

Office phone: N/A

WBU Email: olafallart.gipon@wayland.wbu.edu

Cell phone: 256-225-9912

# **OFFICE HOURS, BUILDING & LOCATION**:

Since this is an online course, I will be available through email, text, and phone conversation.

# **COURSE MEETING TIME & LOCATION**:

Blackboard Virtually – Daily

# **CATALOG DESCRIPTION**:

Focuses on decision making within commercial bank management. Evaluation of factors influence on credit, investment, funding and pricing decisions is included. Focus is on data analysis to make appropriate banking decisions

# PREREQUISITE:

FINA 3309.

# **REQUIRED TEXTBOOK AND RESOURCE MATERIAL**:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **BOOK** | **AUTHOR** | **ED** | **YEAR** | **PUBLISHER** | **ISBN#** | **UPDATED** |
| Bank Management | Koch | 8th | 2015 | Cengage | 9781-13349-4683 | 5/6/15 |

# OPTIONAL MATERIALS

# **COURSE OUTCOMES AND COMPETENCIES**:

* Evaluate historical causes of bank failures
* Understand regulatory requirements of banking industry
* Analyze bank performance
* Evaluate the effective use of capital
* Evaluate commercial loan requests and manage credit risk
* Evaluate consumer loans

# ATTENDANCE REQUIREMENTS:

As stated in the Wayland Catalog, students enrolled at one of the University’s external campuses should make every effort to attend all class meetings. All absences must be explained to the instructor, who will then determine whether the omitted work may be made up. When a student reaches that number of absences considered by the instructor to be excessive, the instructor will so advise the student and file an unsatisfactory progress report with the campus executive director. Any student who misses 25 percent or more of the regularly scheduled class meetings may receive a grade of F in the course. Additional attendance policies for each course, as defined by the instructor in the course syllabus, are considered a part of the University’s attendance policy.

# **STATEMENT ON PLAGIARISM & ACADEMIC DISHONESTY**:

Wayland Baptist University observes a zero tolerance policy regarding academic dishonesty. Per university policy as described in the academic catalog, all cases of academic dishonesty will be reported and second offenses will result in suspension from the university.

# **DISABILITY STATEMENT**:

In compliance with the Americans with Disabilities Act of 1990 (ADA), it is the policy of Wayland Baptist University that no otherwise qualified person with a disability be excluded from participation in, be denied the benefits of, or be subject to discrimination under any educational program or activity in the university. The Coordinator of Counseling Services serves as the coordinator of students with a disability and should be contacted concerning accommodation requests at (806) 291-3765. Documentation of a disability must accompany any request for accommodations.

# **COURSE REQUIREMENTS and GRADING CRITERIA**:

**The semester grade will be determined by the following distribution:**

**1. Tests (3) 40%**

**2. Quizzes 20%**

**3. Homework 20%**

**4. Discussion Board 20%**

**\*Depending on the class size, the grade distribution might change.**

**University grading system:**

**A = 90 - 100 B = 80 – 89 C = 70 – 79 D = 60 – 69 F = < 60**

DISCUSSION BOARD:

**Each week of the course contains one or more discussion topics relating to the material covered in that weekly unit. You are required to make a minimum of two posts per discussion topic. You are encouraged to make more value-added posts-the more the merrier. In online education, a lot of the learning comes from other learners. We are all partners in this special online educational experience. These posts (responses) will be graded according to the following policy.**

**When submitting your online posts, concentrate on the quality of your responses. There are two graded components of participation - one is frequency and the other is quality.**

* **Frequency** of participation is 50% of your Discussion score for the week. If you participate on three (3) different days your score for this component will be an A (for this ½ of the grade). If you make no posts for the week, your score is an F. If you make two to three posts for the week, your grade will range from D to B for this grade component.
* **Quality** of participation is the other 50% of your Discussion score for the week. Please note ----A quality response is not a "one liner." It is a thoughtful presentation of an idea in response to a question posted by the instructor or in response to another student's response or question. Examples of quality postings include: providing additional information to the discussion; elaborating on previous comments; presenting explanations of concepts or methods to help fellow students; and providing reasons for or against something in a persuasive fashion. Feel free to do some research on the web or in the online library and use the research in your comments within the threaded discussions.

**Read** and **respond** to the comments by your fellow classmates, as well as to the instructor's comments. This is your opportunity to bring your real world experiences to the class.

* Focus on the issued raised. They are synthesizing questions that show your mastery of the material.
* Relate your comments to not only the assigned readings, but also to your practical experiences and self-discovery of outside readings. The only way I can give you credit for visiting the discussion board is if you actually post something of substance that adds value to the class discussion. Comments such as "I agree" or "Yes, I think so, too" will not be considered for credit. I grade discussion boards based upon the quantity, frequency and quality of your posts. The quality of your posts is subjective and I am looking for value added comments.
* Remember for some of these discussions, there may not be a "right" answer. For these and all other discussions, please be prepared to defend your position.

QUIZZES:

Each week you will have an End-of-Chapter Quiz. These online quizzes will have true/false questions and/or multiple choice questions. There will not be any make up quizzes. Quizzes will typically be due on day 7 (Sunday) of the week and late quizzes will not be accepted.

Homework:

After every chapter you will have homework related to the material we discussed in the chapter. These homework problems must be completed in your own time and must be uploaded to Blackboard. Some of these questions will be matching but others will be solving open-ended questions. It is important that you will keep up with your homework because you don’t want to do it at the end of the semester. A schedule of homework will be submitted as soon as possible.

EXAMS**:**

Three exams will be given. The test format will generally be that of (1) objective questions (i.e., multiple choice) and (2) problem questions. Make-up exams will not be given unless prior arrangements have been made and approved with the instructor. Exams will be taken online.

**Grade Appeal Statement:**

“Students shall have protection through orderly procedures against prejudices or capricious academic evaluation. A student who believes that he or she has not been held to realistic academic standards, just evaluation procedures, or appropriate grading, may appeal the final grade given in the course by using the student grade appeal process described in the Academic Catalog. Appeals may not be made for advanced placement examinations or course bypass examinations. Appeals are limited to the final course grade, which may be upheld, raised, or lowered at any stage of the appeal process. Any recommendation to lower a course grade must be submitted through the Vice President of Academic Affairs/Faculty Assembly Grade Appeals Committee for review and approval. The Faculty Assembly Grade Appeals Committee may instruct that the course grade be upheld, raised, or lowered to a more proper evaluation.”

# TENTATIVE SCHEDULE

TBD