**Wayland Mission Statement**

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

**Contact Information**

**Course**

: FINA 3321 Fall 2nd 8 Week 2025 VC01 – Principles of Banking

**Campus**

: WBUonline

**Term/Session**

**:** Fall 2nd 8 Weeks 2025

**Instructor**

**:** Olafallart GIpon

**Office Phone Number/Cell #**

**:** 256-225-9912

**WBU Email Address**

**:** Olafallart.Gipon@wayland.wbu.edu

**Office Hours, Building, and Location**

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

**Class Meeting Time and Location**

**:** Online

**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:**

None

**Textbook Information**

**Required Textbook(s) and/or Required Materials**

**:**

| **BOOK** | **AUTHOR** | **ED** | **YEAR** | **PUBLISHER** | **ISBN#** |
| --- | --- | --- | --- | --- | --- |
| Bank Management | Koch | 8th | 2015 | Cengage | 9781-30553-5107 |

*This course is part of the* ***Pioneer Academic Access Program****. You will have access to an eBook, access code, and interactive learning material on the first day of class through your Blackboard course site. You will be notified via email with access instructions and additional information. If the course requires a physical book you can order at bookstore.wbu.edu. You can choose to opt-out, however if you do you will lose access to* ***EVERY******class/material*** *and have to source through third party vendors.*

**Optional Materials**

**:** N/A

**Course Outcome Competencies**

**:**

* Explain historical causes of bank failures and understand regulatory requirements of banking industry
* Analyze bank performance and its effective use of capital
* Examine consumer and commercial loan requests, and apply credit risk assessments models

**Attendance Requirements**

WBUonline

Students are expected to participate in all required instructional activities in their courses. Online courses are no different in this regard; however, participation must be defined in a different manner. Student “attendance” in an online course is defined as active participation in the course as described in the course syllabus. Instructors in online courses are responsible for providing students with clear instructions for how they are required to participate in the course. Additionally, instructors are responsible for incorporating specific instructional activities within their course and will, at a minimum, have weekly mechanisms for documenting student participation. These mechanisms may include, but are not limited to, participating in a weekly discussion board, submitting/completing assignments in Blackboard, or communicating with the instructor. Students aware of necessary absences must inform the professor with as much advance notice as possible in order to make appropriate arrangements. Any student absent 25 percent or more of the online course, i.e., non-participatory during 2 or more weeks of an 8-week session, may receive an F for that course. Instructors may also file a Report of Unsatisfactory Progress for students with excessive non-participation. Any student who has not actively participated in an online class prior to the census date for any given session is considered a “no-show” and will be administratively withdrawn from the class without record. To be counted as actively participating, it is not sufficient to log in and view the course. The student must be submitting work as described in the course syllabus. Additional attendance and participation policies for each course, as defined by the instructor in the course syllabus, are considered a part of the university’s attendance policy.

**University Policies**

**Academic Integrity**

**:**

[Link to Statement on Academic Integrity](https://www.wbu.edu/academics/writing-center/Academic%20Integrity%20Statement%20Pol%208.4.1%20Attch%20Oct%2020222.pdf)

**Artificial Intelligence:**

* 1. **No use of any generative AI tools permitted.**
     1. Students are required to create and produce all work themselves or with assigned group members. Any work submitted that has used an AI generative tool like ChatGPT will be in immediate violation of the academic integrity policies for the course and WBU.
     2. All assignments must be fully created, designed, and prepared by the student(s).
     3. Any work that uses generative AI will be treated as plagiarism.

**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 Disability Services Coordinator and Academic Coach serves as the coordinator of students with disabilities and must be contacted concerning accommodation requests. Office: (806) 291-1057. Documentation of a disability must accompany any request for accommodations.

**Course Requirements and Grading Criteria**

**DISCUSSION BOARD:**

Each school week contains typically three discussion topics relating to the material covered in that weekly unit. You are required to make a minimum of two answers out of the three discussion questions. 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 in answering 2 out of 3 questions and replying to other students with at least 2 posts, 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. Both answering and replying to other students is a requirement for this portion of your grade.
* **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.

\*\*Discussion/Participation grade breakdown is subject to change based on class size.

**QUIZZES:**

After each chapter you will have an End-of-Chapter Quiz. These online quizzes will traditionally have true/false questions or multiple-choice questions. There will not be any make up quizzes 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 could be matching but others will be solving open-ended questions. A schedule of homework with due dates will be posted under the homework thread and Course Info folders on Blackboard.

**EXAMS:**

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

**TIME:**

Due dates for quizzes, exams and homework are **ALWAYS** due at midnight (0:00AM) **CENTRAL TIME**.

**GRADE DISTRIBUTION:**

The semester grade will be determined by the following distribution:

1. Tests (3) 40%

2. Quizzes 20%

3. Homework 20%

4. Discussion Board 20%

\*Subject to change depending on the size of the class.

**Student Grade Appeals**

**:** 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 to the 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**

A Tentative Schedule will be uploaded to Blackboard.