



## Tompkins Cortland Community College Concurrent Enrollment Course Outline

Course Discipline and Number: BUAD 222  
Course Title: **Money & Banking**

Year: 2021-2022  
Credit Hours: 3

**Pam Coombs**

[pcoombs@mcgrawschools.org](mailto:pcoombs@mcgrawschools.org); 607.836.3601 x4791

**McGraw High School Business & Computer Education Grades 11-12**

CollegeNow Dual Credit with Tompkins Cortland Community College

### Course Description

BUAD222/Lecture - Money and Banking | Credits 3.00

This is a study of financial institutions. Topics include the characteristics of money, structure of the commercial banking system, creation of bank deposits, cash assets of banks, secondary reserves, earning assets, the Federal Reserve System, Federal Reserve credit, sources and uses of member bank reserves, the money market, interest rates and liquidity, Federal Reserve policies and operations in the money market, Treasury operations in the money market, money and incomes, money and the price level, and international finance. Students will also evaluate consumer math practices with income, consumer banking practices, loans, interest, vehicle & home purchases, and investing for their future. Prerequisites: MATH 090 and RDNG 099 if required by placement testing; prior completion or concurrent enrollment in ENGL 101. 3 Cr. (3 Lec.).

### Course Prerequisites

Basic Skills/Entry Level Expectations, **Writing:** English 9R , **Math:** Algebra 9R, and **Reading:** English 9R

### Course Context/Audience

This course is also appropriate for someone with a general interest in the field of finance, banking, or business.

### Course Goals

By successfully completing this course, the student will be able to demonstrate:

1. Familiarity with the basic areas monetary policy and the banking system
2. Knowledge of basic money and banking terminology, financial markets, and monetary policy
3. The ability to make knowledgeable business career choices.
4. Appropriate preparation for advanced course work in business.

### Course Objectives/Topics Objective/Chapters from both textbooks **Mishkin & Lange/Rousos**

Students will understand an overview of money, the financial system and why we study money, banking and financial markets. Chapters **1, 2, 3, 1, 2, 9 & 10**

Students will evaluate daily transactions and consumer banking, interest rates, risks and how they can affect interest and maturity values. Chapters **4, 5, 6, 3, 4, 5, & 6**

Students will explore the foreign exchange market and the impacts on domestic and international economic conditions. Chapter **17**

Students will research and analyze different risks associated with the stock market and steps that can be taken to reduce risk and maximize return. Chapters **7 & 12**

Students will research and analyze financial structures, institutions, and the historical impacts/causes of the early 2000's financial crisis (2007 – 2009) and what companies and governments may be doing to prevent a reoccurrence. Chapters **8, 9, 7 & 8**

Students will analyze and evaluate different banking principles and financial regulation to determine risk management, competition and consumer protection. Chapters **10, 11, 12, & 11**

Students will research and evaluate central banks and the Federal Reserve System to determine the differences between the European System and the Federal Reserve System. Chapter **13**

Students will define and evaluate the basic principles of the money supply and the cast of characters in the money supply: the central bank, banks, and depositors to determine their roles and impact on the economy. Chapter **14**

Students will research and evaluate monetary theory using the quantitative theory of money, supply and demand, with a historical perspective from the Great Depression. (Chapters **19 & 22**)

Students will actively participate in the National InVEST program in collaboration with area insurance agencies and professionals to determine why we choose insurance, how insurance works, what is risk, and what careers are available in the insurance industry. (Attached speaker schedule and field trip dates are included)  
Students will learn the importance of business ethics and social responsibility. (All lessons and applications)

**Services for Students with Disabilities:** It is the school's policy to provide, on an individual basis, reasonable accommodation to students with disabilities, which may affect their ability to fully participate in program or course activities or to meet course requirements. All course materials are available in alternate formats upon request.

### **Instructional Methods**

This course should be taught using lecture, computers, and class discussion. Small group exercises and videos may be used to enhance the learning experience.

### **Methods of Assessment/Evaluation**

Method	% Course Grade
Daily work/Homework	15%
Quizzes and Small Projects	15%
Test/Projects/Oral Presentations	60%
Active Participation	10%

### **Text(s)**

Mishkin, Frederic, [The Economics of Money, Banking and Financial Markets](#), 10<sup>th</sup> Edition, Addison-Wesley; and [Business Applications](#), Fifth Edition, Lange & Rousos, McGraw Hill/Glencoe Publishing, 2004  
[www.busmath.glencoe.com](http://www.busmath.glencoe.com). How Insurance Works, Smith & Wining, AICPCU IIA, Pennsylvania, 2004.

### **Tompkins Cortland Community College's Statement of Academic Integrity**

Every student at Tompkins Cortland Community College is expected to act in an academically honest fashion in all aspects of his or her academic work: in writing papers and reports, in taking examinations, in performing laboratory experiments and reporting the results, in clinical and cooperative learning experiences, and in attending to paperwork such as registration forms.

Any written work submitted by a student must be his or her own. If the student uses the words or ideas of someone else, he or she must cite the source by such means as a footnote. Our guiding principle is that any honest evaluation of a student's performance must be based on that student's work. Any action taken by a student that would result in misrepresentation of someone else's work or actions as the student's own — such as cheating on a test, submitting for credit a paper written by another person, or forging an advisor's signature — is intellectually dishonest and deserving of censure.

**Attendance Policy:** Students are expected to maintain a 90% attendance rate. To maintain good grades, regular attendance in class is necessary. Absence from class is considered a serious matter and absence never excuses a student from class work. It is the responsibility of all instructors to distribute reasonable attendance policies in writing during the first week of class. Students are required to comply with the attendance policy set by each of their instructors. Students are not penalized if they are unable to attend classes or participate in exams on particular days because of religious beliefs, in accordance with Chapter 161, Section 224-a of the Education Law of the State of New York. Students who plan to be absent from classroom activity for religious reasons should discuss the absence in advance with their instructors. See college catalog for more information.

Students should review the guidelines provided on TC3 CollegeNow's website for information on college expectations, TC3 library resources, and transferring credits. Student Support and Resource links appear on the right side of the CollegeNow homepage at [www.tc3.edu/collegenow](http://www.tc3.edu/collegenow)