

PELLISSIPPI STATE TECHNICAL COMMUNITY COLLEGE  
MASTER SYLLABUS

**MONEY & BANKING**  
**CUE 2350**

**Class Hours: 3.0**

**Credit Hours: 3.0**

**Laboratory Hours: 0.0**

**Date Revised: Spring  
00**

NOTE: This course is not designed for transfer credit.

**Catalog Course Description:**

A study of financial institution structures and their role in the financial, economic and open market operations.

**Entry Level Standards:**

The student is expected to have a working knowledge of the credit union system. The student should also be able to read and write at the college level.

**Prerequisites:**

None

**Textbook(s) and Other Course Materials:**

*Money and Banking Study Guide*, Dubuque Iowa, Kendall/Hunt Publishing Company.  
*Money, Banking, and the Economy*, New York, MacMillan Publishing Co., Inc., 1979.  
*Money, Banking and the United States Economy*, Englewood Cliffs, New Jersey, Prentice Hall, 1981.  
*Money and Banking*, Cincinnati, Ohio, South-Western Publishing Co., 1980.

**I. Week/Unit/Topic Basis:**

<b>Week</b>	<b>Topic</b>
1	Course introduction. Money and its function.
2	Financial Institutions: Their roles & differences.
3	Government Regulation of Financial Institutions
4	The creation of money.
5	The Federal Reserve System: It's Structure and Regulatory Power.
6	The Federal Reserve System: It's Structure and Regulatory Power. cont.
7	Reserve requirements and money supply.
8	The discount rate and money supply.
9	Open market operations. Money markets in operation

- 10 Review
- 11 Money supply and its impact on prices & employment
- 12 Monetary policy and its international impact.
- 13 National Debt and its Economy.
- 14 Federal Reserves Dilemma.
- 15 Review
- 16 Final Exam

## II. Course Objectives\*:

- A. Understanding of the banking system and how monetary policy influences decision making in the credit union. I, II
- B. Able to list and discuss differences in financial institutions. I, II
- C. Demonstrate knowledge of the federal reserve system and reserve requirements. I, II
- D. Exhibit understanding of the international monetary system and the national debt. I, II

\*Roman numerals after course objectives reference goals of the Business and Community Services department.

## III. Instructional Processes\*:

Students will:

1. Take part in course assignments such as team discussions; team case studies; team projects; experiential exercises; oral, written, PowerPoint, and/or email presentations; Internet research; etc. to help develop teamwork, leadership, and followership skills. *Communication Outcome, Personal Development Outcome, Cultural Diversity & Social Adaptation Outcome, Information Literacy Outcome, Transitional Strategy, Active Learning Strategy*
2. Perform course assignments such as team discussions; team case studies; team projects; experiential exercises; oral, written, PowerPoint, and/or em presentation; Internet research; etc. to help develop critical thinking, problem solving, goal setting, and planning skills. *Communication Outcome, Personal Development Outcome, Cultural Diversity & Social Adaptation Outcome, Problem Solving and Decision Making Outcome, Information Literacy Outcome, Transitional Strategy, Active Learning Strategy*
3. Practice elements of the work ethic such as professionalism, preparedness, punctuality, honesty, cooperation, dependability, contribution, effectiveness, and good manners. *Personal Development Outcome, Transitional Strategy*

\*Strategies and outcomes listed after instructional processes reference Pellissippi State's goals for strengthening general education knowledge and skills, connecting coursework to experiences beyond the classroom, and encouraging students to take active and responsible roles in the educational process.

## IV. Expectations for Student Performance\*:

Upon successful completion of this course, the student should be able to:

1. Understand what money is; the function of money and be able to differentiate among different kinds of money. A,D
2. Describe different types of financial institutions and discuss differences in lending policies. B
3. Understand federal and state agencies that regulate financial institutions and discuss types of controls these agencies use to regulate financial institutions. B
4. Understand how money is created and the relationship between money creation and a institutions lending policy. A
5. Describe Federal Reserve structure and the role of the Board of Governors. C
6. Knowledge of how the Federal Reserve regulates money supply. C
7. Analyze how reserve requirements affects bank reserves and how reserve requirements influence money supply. C
8. Explain how changes in discount rate influence the money supply and how Federal Reserve Discount operations affect bank reserves. A,C
9. Develop understanding of open market operations and the importance of that operation in monetary policy. A
10. Describe how credit unions are affected by money markets and various markets offer funds. A
11. Understand how changes in interest rates influence borrowing: how changes in money supply influence interest rates. D
12. Demonstrate how changes in the money supply influence general level of prices. A
13. Analyze the impact of changes in the value of the dollar on international trade and the role of international economics in domestic monetary policy. A
14. Explain what the national debt is and how it impacts the money market.

\*Letters after performance expectations reference the course objectives listed above.

**V. Evaluation:**

A. Testing Procedures: 70% of grade

Midterm and final exam

B. Laboratory Expectations:

N/A

C. Field Work:

N/A

D. Other Evaluation Methods: 30% of grade

Homework counts 10% of final grade.

Absences of 2 or more classes will penalize student up to 10% of final grade.

Student participation in class discussion will count 10% of final grade

**E. Grading Scale:**

90 - 100 A

80 - 89 B

70 - 79 C

60 - 69 D

Below 60 F

**VI. Policies:**

**Attendance Policy:**

Pellissippi State Technical Community College expects students to attend all scheduled instructional activities. As a minimum, students in all courses must be present for at least 75 percent of their scheduled class and laboratory meetings in order to receive credit for the course.