

**SYLLABUS**  
**FIN 312 Summer II: Money, Banking & Financial Markets**

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**Course Description:**

This course is designed to provide essential knowledge on how the concept of money and economic activity relate to each other in light of global financial markets. Material covered in this class includes a combination of corporate finance and economics topics.

**Course Format:**

- Lectures and Assignments – The course will be conducted on a ClassLive lecture basis with discussions and questions encouraged. Some out-of-class assignments might be given.
- Exams – 2 exams total. Your grade is the simple average of them.

I will send an email to announce a lecture or an exam when they are ready. **PLEASE CHECK YOUR EMAIL AT LEAST ONCE A DAY!!**

**Week 1:** Chapters 1, 2 and Excel Tutorial

**Week 2:** Chapters 3, 4, 6

**Week 3:** Chapters 8, 11, 12

**Week 4:** Chapters 13, 15

**I DO COVER additional material which are not in your book. Your in-class notes are very important and you ARE responsible for any material covered in class.**

**Textbook:**

**Required Text:** Financial Markets and Institutions, 8th edition. By Mishkin and Eakins.  
ISBN-13: 978-0-13-342362-4

You can use earlier versions of the book but please do so at your own risk!! I will be covering material from and make references to the 8<sup>th</sup> edition. If you chose to use another book, it is your responsibility to follow/match material or research missing material from your version on your own!

**CALCULATOR:** Given that many of the standard financial calculations performed in this course can be easily done with a **financial calculator**, immediately purchase a financial calculator such as Texas Instruments BAII Plus, Hewlett Packard 10BII or anything you prefer as long as it is a financial calculator. A financial calculator will be advantageous to have not only when you take other business classes, but also when

making personal financial decisions throughout your lifetime. I use a BAII Plus and will be referencing that calculator while solving problems (if needed).

**ClassLive Lectures:** I will record a review session for each topic in ClassLive. I will let you know when those recordings are available. Please wait for my email for the lectures before you panic. I will do my best to post all lectures and exams in a timely manner, but please be patient and I promise to give you ample time to complete any lecture/exam.

**Grading:**

**Simple average of your two exams:**

This grade distribution for this option is as follows:

90 - 100% = A

80 - 89% = B

70 - 79% = C

60 - 69% = D

Below 60% = F

Above cut-offs are non-negotiable. Please at no time request to be “bumped up” a letter grade because you are “so close.”

**TECHNICAL PROBLEMS AND QUESTIONS**

Personal computer problems **do not** excuse the requirement to complete all course work in a timely and satisfactory manner. Each student needs to have a backup method to deal with these inevitable problems. These methods might include the availability of a backup PC at home or work, the temporary use of a computer at a friend's home, the local library, Office Services such as Kinko's, an Internet cafe, or a bookstore such as Barnes & Noble, etc.

Technical assistance is available 24 hours a day/ 7 days a week. If you have questions related to eCollege, A&M-Commerce's online course management system, click on "TECHNICAL SUPPORT" on the left side of your course screen. An email box will appear. Fill out this technical support form, click submit, and your questions will be forwarded to the technical support staff. A resolution will be sent to you from the technical support staff via email. If at any time you experience technical problems (e.g., you can't log in to the course, you can't see certain material, etc.) please contact the eCollege HelpDesk, available 24 hours a day, seven days a week. The HelpDesk can be reached by sending an email to [helpdesk@online.tamuc.org](mailto:helpdesk@online.tamuc.org) or by calling 866-656-5511. Additionally, you can click on the "Help" button located at the top of each page for more information.

If you use an Internet Service Provider other than the university, please contact a company representative if you are having difficulty accessing the Internet. Other support questions may be addressed to Computing, Telecommunications, and Information Systems (CTIS). The CTIS help desk is staffed Monday-Friday from 8am – 5pm and can be reached at 903-468-6000. The after-hours and weekend emergency phone number is 877-808-1607. When the after-hours support number is dialed, the answering service representative will ask for your name and phone number. The representative will then contact the on-call CTIS technician who should return your call within about 15 minutes.

### **POLICY ON LATE WORK**

Late work WILL NOT BE ACCEPTED without a university excused absence as defined by **Texas A&M – Commerce Rules and Procedures 13.99.99.R0.01**. Note: keep a copy of your work - this protects you in the event of questions about missing assignments.

Excused absences include and are limited to (for online classes, no excuse are accepted as several days are given for the completion of assignments and/or exams):

- ✓ **Pre-authorized religious holidays**
- ✓ **Participation in a required/authorized university activity**
- ✓ **Voting on Election Day**
- ✓ **Obligation of student at legal proceedings in fulfilling responsibility as a citizen**
- ✓ **Documented death in a student's immediate family**
- ✓ **Verified illness – Resulting in Hospitalization or Long-Term Illness**

### **CLASS ETHICS**

You are expected to maintain high standards of integrity and honesty while pursuing your academic goal(s). The university's statement on academic honesty is found in the Texas A&M University-Commerce Procedures, A13.12, Academic Honesty. Academic dishonesty is defined in the following manner:

"Academic dishonesty includes, but is not limited to, plagiarism (the appropriation or stealing of the ideas or words of another and passing them off as one's own), cheating on exams or other course assignments, collusion (the unauthorized collaboration with others in preparing course assignments), and abuse (destruction, defacing, or removal) of resource material."

Moreover, while taking any of the quizzes or exams in this course, your **only** outside source of information should be the textbook, your own personal notes, and a financial calculator or a spreadsheet program (i.e. EXCEL) by which to solve financial calculations. You are not allowed to consult with any other reference material or person while taking an exam.

**Students found to have committed academic dishonesty will automatically receive a failing grade for the course and face possible expulsion from the university.**

### **STUDENTS WITH DISABILITIES**

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

**Office of Student Disability Resources and Services**  
**Texas A&M University - Commerce**  
**Gee Library, Room 132**  
**Phone: (903) 886-5150 or (903) 886-5835**  
[StudentDisabilityServices@tamuc.edu](mailto:StudentDisabilityServices@tamuc.edu)