FIN 570: Financial Markets, Institutions, and Instruments

COURSE SYLLABUS: Spring 2024

Instructor Information:

Instructor: Dr. FNU Pratima
Office Number: BA318
Department Contact Number: 903-886-5659
Contact Information (Email): pratima@tamuc.edu

Office Hours and Communication:

Office hours for the instructor: by appointment.

Email is the preferred method of communication.

General Information:

The course modality is fully online. All the discussion posts, homework assignments, and exams will be accessible through D2L. I will post all the recorded lectures on D2L. Besides the recorded lectures, there will be a live class session **every Tuesday from 6:00 -7:00 pm CST.** You can access the live session via Zoom on your class D2L platform.

COURSE INFORMATION

Materials – Textbooks, Readings, Supplementary Readings

Recommended Textbook:

Author: Anthony Saunders and Marcia Millon Cornett

Title: Financial Markets and Institutions

Edition: Eighth

ISBN-13: 978-1-259-91971-8

Publisher: McGraw Hill Education

Required for Calculations:
The *syllabus/schedule are subject to change.*

A financial calculator and MS Excel is required for this course. Texas Instruments BA II Plus is a recommended financial calculator. Calculators must manipulate irregular cash flows.

Course Description

This course covers different aspects of financial markets, institutions, and instruments. The course begins with an overview of structure and functions of financial markets and institutions as we consider the role of political, social, legal, and regulatory forces in financial decision making. The course will expose students to changing global financial conditions and ethical consideration in real world.

Course Learning Outcomes

At the conclusion of the course the students will be able to reflect:

1. An understanding of financial markets and the institutions that operate in these financial markets.
2. An understanding of mechanics of operation of the whole financial system.
3. Analyze the impact of global financial conditions and consequences thereof.

Course Learning Outcome 3 addresses COB Student Learning Objective 4: Students will identify and evaluate global business challenges.

GRADING

Final grades in this course will be based on the following scale:

A = 90%-100%

B = 80%-89%

C = 70%-79%

D = 60%-69%

F = 59% or below

ASSESSMENTS

Course Evaluation:

Mid-term Exam	35%
Final Exam	40%
LinkedIn course	5%
Assignments	20%

Exams

There will be two exams in this course. **There will be <u>NO</u> automatic makeup exams.** Missing exams will receive a grade of zero. If you have a valid excuse for missing either of the tests, you must contact me with a written justification and request for a makeup 10 days **beforehand**. In most cases I will require students to provide me with additional documentation to justify their

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inability to take the exam. Please note that a simple note indicating that you were seen at the health center the day of the exam **does not** provide sufficient documentation. Excuses will be granted if the student is unable to take the exam because of serious illness or injury, or a significant personal or professional commitment. Excuses will not be granted for trips to sporting events (unless you are representing the university) or any other reason. In all instances, the instructor reserves the right to deny any request for a makeup exam if she considers the reasons provided by the student to be insufficient.

LinkedIn Excel Courses

There will be an excel course assigned on LinkedIn learning. You need to complete the courses and upload the certificate before the deadline. It will constitute 5% of your overall course grade.

Assignments

There will be two assignments, each contributing 10% towards the overall grade. Assignments will be based on the readings assigned in the course, administered through D2L.

COURSE OUTLINE AND SCHEDULE

Week	Date	Content
Week 1	01/31/2024	Syllabus, Chapter 1
Week 2	02/07/2024	Chapter 2
Week 3	02/14/2024	Chapter 3
Week 4	02/21/2024	Chapter 4
Week 5	02/28/2024	Chapter 5
Week 6	03/06/2024	Chapter 6 **Mid-term Review**
Week 7	**03/11/2024**	**Spring Break**
Week 8	03/20/2024	Chapter 7
Week 9	03/27/2024	Chapter 8
Week 10	04/03/2024	Chapter 11
Week 11	04/10/2024	Chapter 12
Week 12	04/17/2024	Chapter 13
Week 13	04/24/2024	Chapter 14
Week 14	**05/01/2024**	**Final Exam Review**

Note: Some of the above chapters will be covered in more detail than others.

Exam Dates:
Mid-Term: March 07 and 08, 2024
Final Exam: May 05 and 06, 2024

Relevant University Calendar Dates:
January 29, 2024	**Spring First Day of Classes**
March 11-15, 2024	**Spring Break**
March 28, 2024	**Spring Last Day to Drop (No refund)**
May 03, 2024	**Spring Last Class Day**

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TECHNOLOGY REQUIREMENTS

Browser support

D2L is committed to performing key application testing when new browser versions are released. New and updated functionality is also tested against the latest version of supported browsers. However, due to the frequency of some browser releases, D2L cannot guarantee that each browser version will perform as expected. If you encounterany issues with any of the browser versions listed in the tables below, contact D2L Support, who will determine the best course of action for resolution. Reported issues are prioritized by supported browsers and then maintenance browsers.

Supported browsers are the latest or most recent browser versions that are tested against new versions of D2L products. Customers can report problems and receivesupport for issues. For an optimal experience, D2L recommends using
supported browsers with D2L products.

Maintenance browsers are older browser versions that are not tested extensively against new versions of D2L products. Customers can still report problems and receivesupport for critical issues; however, D2L does not guarantee all issues will be addressed. A maintenance browser becomes officially unsupported after one year.

Note the following:

- Ensure that your browser has JavaScript and Cookies enabled.
- For desktop systems, you must have Adobe Flash Player 10.1 or greater.
- The Brightspace Support features are now optimized for production environments when using the Google Chrome browser, Apple Safari browser,Microsoft Edge browser, Microsoft Internet Explorer browser, and Mozilla Firefox browsers.

Desktop Support

Browser	Supported Browser Version(s)	Maintenance Browser Version(s)
Microsoft® Edge	Latest	N/A
Microsoft® Internet Explorer®	N/A	11
Mozilla® Firefox®	Latest, ESR	N/A

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Google® Chrome™	Latest	N/A
Apple® Safari®	Latest	N/A

Tablet and Mobile Support

Device	Operating System	Browser	Supported Browser Version(s)
Android™	Android 4.4+	Chrome	Latest
Apple	iOS®	Safari, Chrome	The current major version of iOS (the latest minor or **point** release of that major version) and the previous major versionof iOS (the latest minor or **point** release of that major version). For example, as of June 7, 2017, D2Lsupports iOS 10.3.2 and iOS 9.3.5, but not iOS 10.2.1, 9.0.2, or any other version. Chrome: Latest version for the iOS browser.
Windows	Windows 10	Edge, Chrome, Firefox	Latest of all browsers, and Firefox ESR.

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- You will need regular access to a computer with a broadband Internet connection. The minimum computer requirements are:
    - 512 MB of RAM, 1 GB or more preferred
    - Broadband connection required courses are heavily video intensive
    - Video display capable of high-color 16-bit display 1024 x 768 or higher resolution

- You must have a:
    - Sound card, which is usually integrated into your desktop or laptop computer
    - Speakers or headphones.
    - *For courses utilizing video-conferencing tools and/or an online proctoring solution, a webcam and microphone are required.

- Both versions of Java (32 bit and 64 bit) must be installed and up to date on your machine. At a minimum Java 7, update 51, is required to support the learning management system. The most current version of Java can be downloaded at: JAVA web site http://www.java.com/en/download/manual.jsp

- Current anti-virus software must be installed and kept up to date.

Running the browser check will ensure your internet browser is supported.
    Pop-ups are allowed.
    JavaScript is enabled.
    Cookies are enabled.

- You will need some additional free software (plug-ins) for enhanced web browsing. Ensure that you download the free versions of the following software:
    - Adobe Reader https://get.adobe.com/reader/
    - Adobe Flash Player *(version 17 or later)* https://get.adobe.com/flashplayer/
    - Adobe Shockwave Player   https://get.adobe.com/shockwave/
    - Apple Quick Time   http://www.apple.com/quicktime/download/

- At a minimum, you must have Microsoft Office 2013, 2010, 2007 or Open Office. Microsoft Office is the standard office productivity software utilized by faculty, students, and staff. Microsoft Word is the standard word processing software, Microsoft Excel is the standard spreadsheet software, and Microsoft PowerPoint is

    the standard presentation software. Copying and pasting, along with attaching/uploading documents for assignment submission, will also be required. If you do not have Microsoft

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Office, you can check with the bookstore to see if they have any student copies.

ACCESS AND NAVIGATION

You will need your campus-wide ID (CWID) and password to log into the course. If youdo not know your CWID or have forgotten your password, contact the Center for IT Excellence (CITE) at 903.468.6000 or helpdesk@tamuc.edu**.**

Note: Personal computer and internet connection 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 temporaryuse of a computer at a friend's home, the local library, office service companies, Starbucks, a TAMUC campus open computer lab, etc.

COMMUNICATION AND SUPPORT
Brightspace Support
Need Help?
Student Support

If you have any questions or are having difficulties with the course material, pleasecontact your Instructor.

Technical Support

If you are having technical difficulty with any part of Brightspace, please contact Brightspace Technical Support at 1-877-325-7778or click on the **Live Chat** or click on the words "click here" to submit an issue via email.

System Maintenance

D2L runs monthly updates during the last week of the month, usually on Wednesday. The system should remain up during this time unless otherwise specified in an announcement. You may experience minimal impacts to performance and/or look andfeel of the environment.

Interaction with Instructor Statement

*Email is the preferred method of communication.

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COURSE AND UNIVERSITY PROCEDURES/POLICIES

Syllabus Change Policy

The syllabus is a guide. Circumstances and events, such as student progress, maymake it necessary for the instructor to modify the syllabus during the semester. Anychanges made to the syllabus will be announced in advance.

University Specific Procedures

Student Conduct

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail in the Student Guidebook.
http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx

Students should also consult the Rules of Netiquette for more information regardinghow to interact with students in an online forum: Netiquette
http://www.albion.com/netiquette/corerules.html

University's Pandemic Response

 For more information about the university's pandemic response, please visit thefollowing link.

https://new.tamuc.edu/wp-content/uploads/2020/07/20092-Fall-2020-Return-Plan-for-Students-Faculty-and-Staff-RTV.pdf

TAMUC Attendance

For more information about the attendance policy please visit the Attendance webpageand Procedure 13.99.99.R0.01.
http://www.tamuc.edu/admissions/registrar/generalInformation/attendance.aspx

http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/academic/13.99.99.R0.01.pdf

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Academic Integrity

Students at Texas A&M University-Commerce are expected to maintain high standardsof integrity and honesty in all of their scholastic work. For more details and the definition of academic dishonesty see the following procedures:

[Undergraduate Academic Dishonesty 13.99.99.R0.03](http://www.tamuc.edu)

http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf

[Graduate Student Academic Dishonesty 13.99.99.R0.10](http://www.tamuc.edu)

http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/graduate/13.99.99.R0.10GraduateStudentAcademicDishonesty.pdf

ADA Statement

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. Ifyou have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services

Texas A&M University-Commerce
Gee Library- Room 162
Phone (903) 886-5930
Fax (903) 468-8148
Email: studentdisabilityservices@tamuc.edu
Website: http://inside.tamuc.edu/campuslife/campusServices/StudentDisabilityServices/default.aspx

Nondiscrimination Notice

Texas A&M University-Commerce will comply in the classroom, and in online courses,with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information orveteran status. Further, an environment free from discrimination on the basis of sexualorientation, gender identity, or gender expression will be maintained.

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Campus Concealed Carry Statement

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in Texas A&M University-Commerce buildings only by persons whohave been issued and are in possession of a Texas License to Carry a Handgun.
Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so.
Pursuant to Penal Code (PC) 46.035 and A&M-Commerce Rule 34.06.02.R1, license holders may notcarry a concealed handgun in restricted locations.

For a list of locations, please refer to the [Carrying Concealed Handguns On Campus](#) document and/or consult your event organizer.

Web url: http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf

Pursuant to PC 46.035, the open carrying of handguns is prohibited on all A&M- Commerce campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

Important Information about Counseling Center

The Counseling Center at A&M-Commerce, located in the Halladay Building, Room 203, offers counseling services, educational programming, and connection to community resources for students. Students have 24/7 access to the Counseling Center's crisis assessment services by calling 903-886-5145. For more information regarding Counseling Center events and confidential services, please visit www.tamuc.edu/counsel

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