

SYLLABUS
PART I
EDISON STATE COMMUNITY COLLEGE
BNK 111S PRINCIPLES OF BANKING
3 CREDIT HOURS

COURSE DESCRIPTION

In-depth study of the principles and practices of banking, including the banking system, deposit accounts, lending, personal financial planning, money and interest, negotiable instruments, mortgages, commercial lending, security and ethics, and the role of banking in today's economy, and more.

COURSE GOALS

The student will:

Bloom's Level		Program Outcomes
2	1. Explain the context, structure and operation of banks as both service providers and profit-making enterprises that rely on employees to provide customer-focused service through relationship-building, marketing, sales and customer services.	1, 6, 8
2	2. Describe the roles of boards of directors, senior management, committees and employees in the business operations of banks.	1, 8
2	3. Explain how banks function as financial intermediaries, contribute to the flow of economic activity and help the Federal Reserve fulfill its role in managing monetary policy.	1, 7, 8
1	4. Identify the types of loans banks offer their customers, the lending process and laws and regulations pertaining to lending.	1, 8
1	5. Name bank sources of funds; deposits, non-deposit liabilities and equity.	1, 8
4	6. Analyze financial statement and illustrate how financial information factors into the business operations of banks.	1,6, 8
2	7. Explain how banks safeguard their assets and protect the nation's economy by adopting appropriate employee hiring and vendor management practices and remaining vigilant to crimes against banks and their customers.	1, 3, 8
2	8. Explain the importance of work ethic, accountability, and responsibility in fulfilling personal, community, and workplace roles.	1, 4, 7
2	9. Discuss electronic banking and other recent trends in banking with respect to mergers, international operations and new products.	1, 3, 5, 7, 8
3	10. Demonstrate a basic understanding of the Federal Reserve System and the Fed's role in regulation as an agent of the monetary policy.	1, 4, 7, 8

CORE VALUES

The Core Values are a set of principles that guide in creating educational programs and environments at Edison State Community College. They include communication, ethics, critical thinking, human diversity, inquiry/respect for learning, and interpersonal skills/teamwork. The goals, objectives and activities in this course will introduce/reinforce those Core Values wherever appropriate.

TOPIC OUTLINE

1. History of Banks in the U.S. Economy
2. Banks as Service Providers

3. Banks as Businesses
4. Deposit Accounts
5. Payments: Cash and Checking
6. Lending Process and Laws
7. Electronic Banking
8. Building Relationships: Marketing, Sales and Customer Service
9. Personal Financial Planning
10. Safeguarding Customers and the Bank
11. Laws and Regulations
12. Business and International Banking Standards
13. The Future of Banking and the Emerging Trends