

**FIN 334
SYLLABUS**

- COURSE TITLE:** Financial Institutions & Markets
- INSTRUCTOR:** Ray Sanders, M.A.
Regional President, Woodforest National Bank,
- CONTACT INFO:** (832) 375-2523 rsanders@woodforest.com
- OFFICE HOURS:** By appointment only
- REQUIRED TEXT:** *Financial Markets and Institutions*, 5th Edition, Mishkin, Frederick S. and Eakins, Stanley G, 2006. Selected outside readings.
- SUPPLEMENTAL TEXTS:** access to *The Wall Street Journal* is recommended
- COURSE DESCRIPTION:** This course will explore the structure of the financial system with emphasis on the role, operations, and regulations of financial institutions and markets, including international, and will explore the nature, participants, instruments, and relationships of the money and capital markets.
- COURSE OBJECTIVES:** This course provides a socioeconomic view of the role of the financial sector and its three components:
- 1) The financial institutions which create and trade financial instruments;
 - 2) The financial markets in which the supply and demand schedules of market participants are reconciled through the pricing mechanisms;
 - 3) The financial instruments which document the exchange of resources over time.
- Students are introduced to the economic and political environment of finance and examine the organization, operations, and regulation of financial institutions and markets, using both descriptive and analytical methods. Current regional, national, and global issues are synthesized to develop an international perspective. Economic principles and basic mathematical and statistical techniques are used to analyze current problems.
- PREREQUISITES:** Junior Standing
- CLASS MEETINGS:** Thursday evenings 6:00pm – 8:50pm, January 24th – May 15th
University Center Room #106.
- TEACHING METHOD:** Lecture on assigned readings, problem analysis, research, presentations, and class discussion.

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COURSE EVALUATION PROCESS:

There will be three unit exams and a comprehensive final exam, weighted as follows:

Exam 1	15% *
Exam 2	15% *
Exam 3	15% *
Writing Assignment	25%
Homework/Quiz Grades	10%
Final Exam	20%

Exams may consist of multiple choice, matching, fill-in-the-blank, and essay questions. One and one-half hours will be allowed for each exam, with the exception of the final which will be allowed three hours.

***NOTE: EXAMS WILL BE GRADED AND RETURNED TO THE STUDENTS FOR REVIEW, NORMALLY THE NEXT CLASS PERIOD AFTER THE EXAM. THE EXAMS WILL THEN BE TAKEN BACK UP TO RECORD THE GRADES. IF THE EXAM LEAVES THE CLASSROOM, A GRADE OF ZERO WILL BE ASSIGNED.**

Grades in this course are determined by applying the following scale to a student's weighted average:

100 - 89.50	A
89.49 - 79.50	B
79.49 - 69.50	C
69.49 - 59.50	D
Below 59.50	F

MISSED EXAMS / LATE ASSIGNMENTS:

No make up exams will be given and late assignments will not be accepted. If an exam is missed or an assignment is turned in late, a grade of zero (0) will be assigned. However, each student will be allowed to drop their lowest exam grade and the weight of that exam will be added to the weight of the final. The final exam is comprehensive and cannot be dropped. If more than one exam is missed, a grade of zero (0) will be retained for other missed exams. Assignments must be turned in by the end of the class on the due date.

Americans with Disabilities Act

Sam Houston State University adheres to all applicable federal, state, and local laws, regulations, and guidelines with respect to providing reasonable accommodations for students with disabilities. If you have a disability that may affect adversely your work in this class, then you are encouraged to register with the SHSU Counseling Center and talk to me about how I can best help you. All disclosures of disabilities will be kept strictly confidential. NOTE: no accommodation can be made until you register with the Counseling Center.

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STUDENT ABSCENCES ON RELIGIOUS HOLY DAYS POLICY

Section 51.911(b) of the Texas Education code requires that an institution of higher education excuse a student from attending classes or other required activities, including examinations, for the observance of a religious holy day, including travel for that purpose. A student whose absence is excused under this subsection may not be penalized for that absence and shall be allowed to take an examination or complete an assignment from which the student is excused within a reasonable time after the absence.

University policy 861001 provides the procedures to be followed by the student and instructor. A student desiring to absent themselves from a scheduled class in order to observe (a) religious holy day(s) shall present to each instructor involved a written statement concerning the religious holy day(s). This request must be made in the first fifteen (15) days of the semester or the first seven days of a summer session in which the absence(s) will occur. The instructor will complete a form notifying the student of a reasonable timeframe in which the missed assignments and/or examinations are to be completed.

ATTENDANCE: Class attendance will be checked for each scheduled class. Perfect attendance will earn 3 bonus points added to the grade computation described under Course Evaluation Process. Three class hours (one class) can be missed without a penalty. For each class hour from the fourth through the eighth, 1 point will be subtracted for each hour missed. Absences totaling more than eight hours will result in a grade of F for the course. Late arrivals for class and early departures will be counted as ½ an absence.

OTHER COMMENTS: No food or beverages are allowed in the classroom. Beepers, cell phones, PDA's and other electronic devices are to be set so that they are not audible during class.

HELPFULE RESOURCES: Sam Houston Writing Center, located on campus in Wilson 114, is open from 8a.m. until 7 p.m. Monday – Thursday, 8 a.m. until 3 p.m. on Friday, and 2 p.m. – 7p.m. on Sunday. Writing tutors will work with you one-on-one to help you generate a draft, organize a draft, or revise a draft of any assignment. Please drop by or call 936-294-3680 to schedule an appointment.