

**Bergen Community College**  
**Division of Business and Social Sciences**  
**Department of Business**  
**BNF 101 Principles of Banking**

**Semester and Year:**  
**Meeting times & Location:**  
**Office Hours & Location:**  
**Phone:**  
**Email**

<p><b>Course Description</b></p>	<p>BNF 101 Principles of Banking presents the fundamentals of bank functions in a descriptive fashion so that the beginning banker may acquire a broad and operational perspective. Topics considered include fundamentals of negotiable instruments, contemporary banking issues and developments within the banking industry.</p> <p>(Credits: 3 total, 3 lecture and 0 lab)</p> <p>Prerequisites: None  Co-requisites: None</p>
<p><b>Student Learning Outcomes And Means of Assessment</b></p>	<p><b>As a result of meeting the requirements of the course, students will be able to:</b></p> <ol style="list-style-type: none"> <li>1. Identify and describe the major functions of commercial banks and their interrelationship</li> <li>2. Describe the importance of full-service commercial banking and its impact on the economy, the community, business and the individual</li> <li>3. Analyze the various products and services banks offer governments, businesses, individuals, and correspondents</li> <li>4. Evaluate the concept of liquidity, safety and income</li> <li>5. Compare and contrast the various types of bank loans and investments</li> </ol> <p><b>Means of Assessment</b>  Mastery of the student learning outcomes will be assessed using a combination of:</p> <ul style="list-style-type: none"> <li>• Lab and homework assignments</li> <li>• Quizzes and Exams</li> <li>• Projects and case studies</li> <li>• Presentations</li> </ul>

<p><b>Course Texts</b></p>	<p>Money, Banking, Financial Markets &amp; Institutions by Michael Brandl 2nd Edition   Copyright 2021 ISBN: 9781337904827</p>
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<b>Writing and Critical Thinking Requirements:</b>	<p>There is no specific writing requirement. Students are required to demonstrate critical thinking by demonstrating an ability to analyze data and solve problems based on various accounting and business situations.</p>								
<b>Grading And Assessment</b>	<p><b>Faculty members are encouraged to use multiple methods of assessment and to assess student learning frequently.</b> A midterm and final exam are not sufficient measures of student learning.</p> <p>Some examples of assessment methods are:</p> <ul style="list-style-type: none"> <li>• Daily or weekly short quizzes</li> <li>• Unit exams (multiple choice, problems and/or essays – a mix is best) Use of True/False questions are prohibited.</li> <li>• Student presentations, group or individual (a topic from the text, results of research, etc)</li> <li>• Research reports or term papers either group or individual</li> <li>• Class participation (Note: class participation grades cannot be based solely on attendance but must reflect participation in discussion, responses to questions, etc., and should be recorded in the instructor’s grade book.)</li> </ul> <p><b>GRADING SUGGESTION</b></p> <table data-bbox="370 793 1252 930"> <tr> <td>Examinations</td> <td style="text-align: right;">20-60%</td> </tr> <tr> <td>Graded homework and in-class assignments</td> <td style="text-align: right;">10-30%</td> </tr> <tr> <td>Projects and cases</td> <td style="text-align: right;">10-30%</td> </tr> <tr> <td>Total</td> <td style="text-align: right;">100%</td> </tr> </table> <p>*Class participation grades cannot be based solely on attendance. The grade must be based on objective recordings in the instructor’s grade book of participation, discussion, responses to questions, etc</p>	Examinations	20-60%	Graded homework and in-class assignments	10-30%	Projects and cases	10-30%	Total	100%
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<b>BCC Attendance Policy:</b>	<p>All students are expected to attend punctually every scheduled meeting of each course in which they are registered. Attendance and lateness policies and sanctions are to be determined by the instructor for each section of each course. These will be established in writing on the individual course outline. Attendance will be kept by the instructor for administrative and counseling purposes.</p>
<b>Attendance Policy in this Course:</b>	<p>It is at the instructor’s discretion to institute an attendance policy. If a student will be penalized for absences and lateness, it is incumbent upon the instructor to include those provisions in the outline.</p>
<b>Suspension Of Classes</b>	<p>Students should check Bergen’s website in the event of emergencies when classes may have to be suspended; they should regularly check email for information from instructors regarding cancelled class(es).</p>

<b>Student and Faculty Support Services</b>	The Distance Learning Office – for any problems you may have accessing your online courses	RoomC-334	201-612-5581 <a href="mailto:psimms@bergen.edu">psimms@bergen.edu</a>
	The Tutoring Center The Writing Center	Room L125 Room L125	201-447-7489 <a href="https://bergen.edu/tutoring/tutoring-center/">https://bergen.edu/tutoring/tutoring-center/</a> 201-447-7908
	The Online Writing Lab	On Line at:	<a href="https://bergen.edu/tutoring/writing-center/">https://bergen.edu/tutoring/writing-center/</a>
	The Office of Specialized Services (for Students with Disabilities)	RoomS-131	201-612-5270 <a href="https://bergen.edu/?s=office+of+special+services">https://bergen.edu/?s=office+of+special+services</a>
	The Sidney Silverman Library – Reference Desk	Room L226	201-447-7436
<b>Other College, Divisional, and/or Departmental Policy Statements:</b>	<p><b>ADA Statement:</b> Bergen Community College is committed to ensuring the full participation of all students in its programs. If you have a documented disability (or think you may have a disability) and, as a result, need a reasonable accommodation to participate in this class, complete course requirements, or benefit from the College's programs or services, contact the Office of Special Services (OSS) as soon as possible at 201- 612-5270 or <a href="http://www.bergen.edu/oss">www.bergen.edu/oss</a>. To receive any academic accommodation, you must be appropriately registered with OSS. The OSS works with students confidentially and does not disclose any disability-related information without their permission. The OSS serves as a clearinghouse on disability issues and works in partnership with faculty and all other student service offices.</p> <p><b>Statement of Plagiarism:</b> From BCC's Student Code of Conduct, pp. 8-9: Plagiarism is a form of academic dishonesty and may be a violation of U.S. Copyright laws. Plagiarism is defined as the act of taking someone else's words, opinions, or ideas and claiming them as one's own. Plagiarism includes, but is not limited to the use, by paraphrase or direct quotation, of the published or unpublished work of another person without full and clear acknowledgment of their authorship. It also includes materials prepared by another person or agency engaged in the selling of term papers or other academic materials. examples of plagiarism include instances in which a student: • Knowingly representing the work of others as his/her own; • represents previously completed academic work as current; • Submits a paper or other academic work for credit, which includes, words, ideas, data or creative work of others without acknowledging the source; and/or • uses another author's exact words without enclosing them in quotation marks and citing them appropriately. Plagiarism is a serious offense and will result in not only failing the paper and possibly the course, but the incident will be reported to the Dean of Student Life and Conduct and the violation put on record.</p>		

**Course Outline  
and Calendar:****Course Outline**

Week	Coverage
1	Introduction to Subject; Money, Money Supply, and Interest; Banks and Money
2	Central Banks; Monetary Policy Tools; The Money Supply Process; Monetary Policy Debates
3	Review Exam#1 Chapters 1, 2, 7-11
4	Exam#1 Chapters 1, 2, 7-11
5	Bonds and Loanable Funds; Interest Rates in More Detail; Money Markets
6	Bond Markets; The Stock Market; The Mortgage Market; Financial Markets through Time (if time permits
7	Review Exam#2 Chapters 3, 4, 15-18
8	Exam#2 Chapters 3, 4, 15-18
9	Bank Management; Bank Risk Management and Performance; Banking Regulation
10	Thrifts and Finance Companies; Insurance and Pensions; Mutual Funds; Investment Banks and Private Equity
11	Review Exam#3 Chapters 12-14, 21-24
12	Exam#3 Chapters 12-14, 21-24
13	Foreign Exchange Markets; Global Financial Architecture
14	Review Chapters 19, 20 & select topics
15	Exam#4 Chapters & 19, 20 & select topics