

**WASHTENAW COMMUNITY COLLEGE  
COURSE-SYLLABUS APPROVAL FORM (CSAF)**

For help screens, select a field and press F1

**SECTION I. COURSE SUBMISSION INFORMATION**

**1. Course:** (Enter proposed discipline, number & title here. If changing the number or title of an existing course, give old number or title in box 4 below.)  
**Discipline/No:** BMG 210      **Title:** Money, Banking and Financial Institutions

Division Code: BUS      Department Code: BUSD      Effective Term: Winter 2000       Do not publish in Time Schedule  
 Do not publish in College Catalog

**2. Type of Approval:** (applies to both new courses and changes)  
 Full Approval  
 Conditional Approval  
 This proposal previously received conditional approval for the Term: \_\_\_\_\_

**3. Reason for Submission:** This Course is being submitted for: (check all that apply)  
 New Course Approval (Skip the rest of Section I and go directly to Section II.)  
 Five-year Syllabus Review       No changes to course  
 Major Change(s)  
 Minor Change(s) (If not due for review, submit sections I, II, and revised parts of Section III.)  
 Reactivation of Inactive Course  
 Inactivation (Submit Sections I and II only.)

**4. Change Information:** (Check all that apply. Make proposed changes in Section III, Course Syllabus.)

<b>Minor Changes</b>	<b>Major Changes</b> (Major changes will be reviewed by Curriculum Committee.)
<input type="checkbox"/> Course Discipline/Number (was _____)	<input type="checkbox"/> Credit hours (credits were: _____)
<input type="checkbox"/> Course Title (was _____)	<input type="checkbox"/> Core Elements: (Elements to be added: _____) (Elements to be removed: _____)
<input type="checkbox"/> Course Description	<input type="checkbox"/> Grading
<input type="checkbox"/> Capacity (was: _____)	<input type="checkbox"/> Course Objectives affecting core elements
<input type="checkbox"/> Pre or Corequisites	<input type="checkbox"/> Total Contact Hours (total contact hours were: _____)
<input type="checkbox"/> Course Objectives	<input type="checkbox"/> Honors (Attach Honors Section Approval Form.)
<input type="checkbox"/> Distribution of Contact Hours (contact hours were: lect: _____ lab _____ clin _____ exp _____)	<input type="checkbox"/> Distance Learning - major (Attach Preliminary Approval Form for Distance Learning & the Student Handout for the Distance Section.)
<input type="checkbox"/> Distance Learning - minor (Attach Preliminary Approval Form for Distance Learning & the Section Handout.)	<input type="checkbox"/> Other _____
<input type="checkbox"/> Other _____	

**5. Rationale for changes:**

**SECTION II. COURSE REVIEW INFORMATION AND SIGNATURES**

**1. Department Review** (To be completed by department chair; if recommendation is no, initial and return to preparer with rationale attached.)

Will significant new resources be required?     yes     no (If yes, explain \_\_\_\_\_)  
Have departments that may be affected by this course been consulted?     yes     no (Explain N/A \_\_\_\_\_)  
Does the department support approval of this course?     yes     no

Print: Joseph Flack      Faculty/Preparer      Signature: \_\_\_\_\_      Date: 10/14/99  
Print: Granville Lee      Department Chair      Signature: \_\_\_\_\_      Date: 10/14/99

**2. Division Review** (To be completed by division dean; if recommendation is no, initial and return with rationale attached.)

Will significant new resources be required?     yes     no (If yes, have they been secured?     yes     no)  
Is this a curricular priority for your division?     yes     no (Comment Business Elective)  
What is your estimate of projected enrollment? 30+/section

Recommendation     Yes     No      \_\_\_\_\_      Date \_\_\_\_\_  
Division Dean's Signature

**3. Curriculum Committee Review** (Attach additional comments if necessary.)

Recommendation     Yes     No      \_\_\_\_\_      Date \_\_\_\_\_  
Curriculum Committee Chair's Signature

**4. Vice President for Instruction and Student Services Approval** (Attach additional comments if necessary.)

Approval     Yes     No      \_\_\_\_\_      Date 10/14  
Vice President's Signature

Data File 11/11/99      ACS Code 121      Catalog File Date 11/12/99 OK      CIF File Date 11/9/99 OK  
Core Elements Approved 4, 5, 6, 7      New Syllabus Date 10/14/99

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**SECTION III. COURSE SYLLABUS**

For help screens, select a field and press F1.

**A. COURSE DETAILS** (discipline # and title will automatically be entered in 1 and 2 below upon saving or previewing)

<b>1. Course Discipline &amp; No.:</b> <u>BMG 210</u>		<b>2. Course Title:</b> <u>Money, Banking and Financial Institutions</u>	
<b>3. Course Description:</b>			
<b>4. Credit Hours:</b> <u>03</u> If Variable credit, Give Range: _____to _____ If repeatable for credit, how many times? _____	<b>5. Class Capacity:</b> <u>30</u> (If nonstandard, attach Class Capacity Exception form.)	<b>6. Course Options:</b> <input type="checkbox"/> Distance learning (Attach preliminary distance approval form and Section Handout.) <input type="checkbox"/> Honors (Complete Part G.) <input type="checkbox"/> P/NP Grading (Attach rationale.)	
<b>7. Contact Hours per Semester in:</b> Lecture: <u>45</u> Lab: _____ Clinical: _____ Experiential: _____ <b>Total Contact Hrs:</b> <u>45</u>	<b>8. Prerequisite(s):</b> <u>None</u> _____ _____	<b>9. Corequisite(s):</b> (limit to 2) _____ _____	
<b>10. a. Course Purpose:</b> <input type="checkbox"/> Program Specialty <input type="checkbox"/> Program Support <input type="checkbox"/> Nonprogram Specialty <input type="checkbox"/> Transfer <input checked="" type="checkbox"/> Enrichment <input checked="" type="checkbox"/> Basic Skills	<b>b. Is this course a requirement for a program?</b> <input type="checkbox"/> Yes (specify the program(s) below) _____ _____ <input checked="" type="checkbox"/> No	<b>c. Indicate schools to which you want Curriculum Services to send syllabus:</b> (If transfer is approved, attach documentation.) <input type="checkbox"/> EMU <input type="checkbox"/> UM <input type="checkbox"/> Other _____	

**B. MAJOR INSTRUCTIONAL UNITS** A major instructional unit is a grouping of topics that naturally relate to one another. List in order the major instructional units. Add additional numbers as needed.

1. Role of Financial System
2. Financial Institutions
3. Money Contraction and Expansion
4. Interest Rates and Cost of Funds
5. Credit Controls-Consumer and Commercial
6. Securities Market – Debt and Equity
7. Banking System
8. Bank Services and Practices
9. Banking Laws and Regulations
10. Bank Lendings Practices
11. Loan Pricing Practices

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**C. CORE ELEMENT INFORMATION**

**1. Core Element Submission Information:** (Please check all that apply)

- This course has been previously approved for core elements. List **currently** approved core elements: 4, 5, 6, 7
- Please review this course for core elements marked in part 2 below. (Mark only core elements being added or those needing review because of proposed major changes to the course.)
- This course does not meet any core elements. Explain \_\_\_\_\_

**2. Proposed Core Element(s):** (Mark the boxes of only the elements to be reviewed at this time. For detailed information on the criteria for determining whether a course meets a core element, refer to the Core Element Annotations in the Curriculum Manual.)

- |   |  |
|---|--|
| <input type="checkbox"/> 1. To read and listen in a critical and perceptive way; to speak in an organized, clear, and effective manner.             | <input type="checkbox"/> 14. To be aware of the nature and variety of the human experience through the methods and applications of the humanities  |
| <input type="checkbox"/> 2. To use information sources and information gathering techniques; to cite sources when producing written communications. | <input type="checkbox"/> 15. To understand the basic principles of scientific inquiry.   |
| <input type="checkbox"/> 3. To develop, organize, and express thoughts in writing using Standard English.   | <input type="checkbox"/> 16. To have a knowledge of basic human biological principles, including those related to wellness.  |
| <input type="checkbox"/> 4. To apply basic mathematics through the level of elementary algebra.   | <input type="checkbox"/> 17. To understand the basic principles of the natural sciences, and their relationship to the environment.  |
| <input type="checkbox"/> 5. To represent and solve problems using mathematical techniques.  | <input type="checkbox"/> 18. To understand the basic principles and applications of technology.  |
| <input type="checkbox"/> 6. To interpret elementary descriptive statistics.   | <input type="checkbox"/> 19. To understand the principle of integrating technological elements into systems.   |
| <input type="checkbox"/> 7. To comprehend and use concepts and ideas.   | <input type="checkbox"/> 20. To understand the relationship of technology to individuals, society, and the environment.  |
| <input type="checkbox"/> 8. To develop, express, test, and evaluate ideas.  | <input type="checkbox"/> 21. To understand the methods and applications of the social sciences in exploring the dynamics of human behavior.  |
| <input type="checkbox"/> 9. To analyze problems, develop solutions, and evaluate results in a clear, logical, and consistent manner.                | <input type="checkbox"/> 22. To understand those principles and values, including individual rights and civic responsibilities, which maintain and enhance democracy and freedom in a pluralistic society. |
| <input type="checkbox"/> 10. To distinguish between fact and opinion; to recognize biases and fallacies in reasoning.                               | <input type="checkbox"/> 23. To have a working knowledge of the history, structure, and function of American social, political, and economic institutions.   |
| <input type="checkbox"/> 11. To use computer systems to achieve professional, educational, and personal objectives.                                 | <input type="checkbox"/> 24. To be aware of the contemporary global community, especially its geographical, cultural, economic, and historical dimensions.   |
| <input type="checkbox"/> 12. To apply the protocols of computer use and respect the legal and other rights of individuals or organizations.         |  |
| <input type="checkbox"/> 13. To be aware of the artistic experience in personal and cultural enrichment, growth, and communication.                 |  |

**DIRECTIONS:** Each core element marked above must be included in the appropriate core element boxes next to the course objectives in SECTION D which directly support that core element.

**3. Courses That Partially Satisfy A Core Element In Combination With Other Courses:**

- If this course is part of a combination of courses that together meet a core element, mark this box. The courses must all be submitted and reviewed together for core element approval.
- Other course(s) required \_\_\_\_\_

**Dean's Comments:**

**Curriculum Committee's Comments:**

**Vice President's Comments:**

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**D. INSTRUCTIONAL OBJECTIVES AND CORE ELEMENTS SUPPORTED**

**DIRECTIONS:** (These Units should match those listed in Section B.) Use student outcome based language. (Example: The student will develop and support a thesis in an essay.) If the objective is being used to directly support a core element, write the core element number in the box to the right. If needed, additional information on how the core element is to be met and/or assessed for accomplishment can be included under the objective. If desired you may add a section of “overall course objectives” which are not associated with a specific unit. This may be particularly helpful for addressing core elements.

**Unit Objectives**

**Core Elements**

**Unit #1**

- |      |   |                      |
|------|---|----------------------|
| # 1  | The student will demonstrate how cash moves through the Banking system by designing a cash flow model.                              | <input type="text"/> |
| # 2  | The student will define how the money expands and contracts using the Banking system.   | <input type="text"/> |
| # 3  | The student will prepare a financial statement for the consumer and business.   | <input type="text"/> |
| # 4  | The student will define yield measurements on loans and investments by select calculations to maturity of the financial instrument. | <input type="text"/> |
| # 5  | The student will demonstrate how to develop and interpret a Banking corporation’s financial statement.                              | <input type="text"/> |
| # 6  | The student will define how and why the Bank invests its available funds into loans or securities.                                  | <input type="text"/> |
| # 7  | The student will define the various commercial credit instruments.  | <input type="text"/> |
| # 8  | the student will analyze the laws that are applicable to credit instruments and documentation.                                      | <input type="text"/> |
| # 9  | The student will define the structure and uses of a Letter of Credit.   | <input type="text"/> |
| # 10 | The student will calculate loan and investment yields.  | <input type="text"/> |
| # 11 | The student will demonstrate how inflation affects interest rates and credit costs.   | <input type="text"/> |
| # 12 | The student will describe the differences among financial institutions.   | <input type="text"/> |
| # 13 | The student will define the differences between a secured and unsecured credit.   | <input type="text"/> |
| # 14 | The student will prepare a loan request with support financial information.   | <input type="text"/> |
| # 15 | The student will define the steps in consumer and commercial lending practices.   | <input type="text"/> |
| # 16 | The student will analyze the creditworthiness of the consumer and business.   | <input type="text"/> |
| # 17 | The student will define how to perfect a lien against loan collateral   | <input type="text"/> |
| # 18 | The student will define cash management services.   | <input type="text"/> |

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- |      |   |                          |
|------|---|--------------------------|
| # 19 | The student will define a lock tax system and concentration Banking.  | <input type="checkbox"/> |
| # 20 | The student will demonstrate by calculation how earnings credit is determined in the bank statement collection process. | <input type="checkbox"/> |
| # 21 | The student will define the characteristics of the money market and its securities.                                     | <input type="checkbox"/> |
| # 22 | The student will learn how to select a Bank to meet the needs of its business.  | <input type="checkbox"/> |
| # 23 | The student will define zero balance account analysis and the transactions statement.                                   | <input type="checkbox"/> |
| # 24 | The student will define correspondent Banking.  | <input type="checkbox"/> |
| # 25 | The student will demonstrate an ability to analyze a consumer and commercial financial statement.                       | <input type="checkbox"/> |
| # 26 | The student will define funds float.  | <input type="checkbox"/> |
| # 27 | The student will define the Federal Reserve System and its collection processes.  | <input type="checkbox"/> |

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**E. INSTRUCTIONAL METHODS AND EVALUATION**

**1. Instructional Methods:** (Check the appropriate boxes and describe as needed.)

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Lecture/Discussion _____ | <input type="checkbox"/> Field Trips _____            |
| <input type="checkbox"/> Clinical Instruction _____          | <input type="checkbox"/> Team Assignments _____       |
| <input type="checkbox"/> Self-Paced Learning _____           | <input type="checkbox"/> Telecourse _____             |
| <input type="checkbox"/> Internet Instruction _____          | <input type="checkbox"/> Video Seminar _____          |
| <input type="checkbox"/> Computer Simulations _____          | <input type="checkbox"/> Laboratory Assignments _____ |
| <input type="checkbox"/> On-Site Work Experience _____       | <input type="checkbox"/> Interactive TV _____         |
| <input type="checkbox"/> Other _____                         |   |

**2. Evaluation Criteria:**

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Attendance _____             | <input checked="" type="checkbox"/> Quizzes _____                 |
| <input checked="" type="checkbox"/> Class Discussion _____       | <input checked="" type="checkbox"/> Tests _____                   |
| <input type="checkbox"/> Papers _____                            | <input type="checkbox"/> Midterm _____                            |
| <input type="checkbox"/> Portfolio _____                         | <input type="checkbox"/> Final Exam _____                         |
| <input checked="" type="checkbox"/> Projects <u>As Scheduled</u> | <input checked="" type="checkbox"/> Home Work <u>As Scheduled</u> |
| <input checked="" type="checkbox"/> Reports <u>As Scheduled</u>  | <input type="checkbox"/> Presentations _____                      |
| <input type="checkbox"/> Clinical/Work _____                     | <input type="checkbox"/> Performances _____                       |
| <input type="checkbox"/> Other _____                             |   |

**3. Attendance Requirements:** (For Certification or nonevaluative purposes.)

Mandatory \_\_\_\_\_

**F. EQUIPMENT, FACILITIES, TEXTS, MATERIALS, AND SUPPLIES**

**1. Special Equipment/Facilities :** (Check the appropriate boxes and describe as needed.)

- |   |  |
|---|--|
| <input type="checkbox"/> Lab equipment _____                              | <input checked="" type="checkbox"/> Testing Center _____   |
| <input checked="" type="checkbox"/> LRC Reserves _____                    | <input type="checkbox"/> Student Competitions _____        |
| <input checked="" type="checkbox"/> Computers <u>w/ Text Software</u>     | <input type="checkbox"/> Off-Campus Sites _____            |
| <input type="checkbox"/> CD ROM _____                                     | <input checked="" type="checkbox"/> Student Tutors _____   |
| <input type="checkbox"/> Field Trips _____                                | <input type="checkbox"/> Distance Learning Classroom _____ |
| <input checked="" type="checkbox"/> Other <u>Classroom fully equipped</u> |  |

**2. Texts:** (Please indicate if no text is required.)

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Title: Money & Banking  
 Author: David R. Kamerschen Copyright Yr: \_\_\_\_\_  
 Publisher: Southwestern Est. Cost: \_\_\_\_\_

Title: \_\_\_\_\_  
 Author: \_\_\_\_\_ Copyright Yr: \_\_\_\_\_  
 Publisher: \_\_\_\_\_ Est. Cost: \_\_\_\_\_

Title: \_\_\_\_\_  
 Author: \_\_\_\_\_ Copyright Yr: \_\_\_\_\_  
 Publisher: \_\_\_\_\_ Est. Cost: \_\_\_\_\_

Title: \_\_\_\_\_  
 Author: \_\_\_\_\_ Copyright Yr: \_\_\_\_\_  
 Publisher: \_\_\_\_\_ Est. Cost: \_\_\_\_\_

Title: Commercial Loan Documentation Manual  
 Author: \_\_\_\_\_ Copyright Yr: \_\_\_\_\_  
 Publisher: Michigan National Bank Est. Cost: \_\_\_\_\_

Other Texts: \_\_\_\_\_

**3. Supplies and/or Uniforms Student will have to Own or Acquire for Course:**  
 (e.g. calculators, uniforms, tools, and software, etc., excluding pen, pencil, paper, or textbooks.)

Descriptions	Cost Estimates
Calculators	
_____	_____
_____	_____

**4. Reference Materials Students Will Use:**  
 (e.g. journals, books, manuals, maps, LRC reserves, etc.)

Wall Street Journal, Business Week magazine, Investors Daily, Cash Management Manual-MN  
 Bank

**5. Audio/Visual and Computer Materials Students Will Use:**  
 (e.g. films, video tapes, slides, audio tapes, software, CDs, etc.)

Title	Source
n/a	
_____	_____
_____	_____
_____	_____
_____	_____