



# LINCOLN UNIVERSITY

## BA 445 – Commercial Banking & Lending

### Spring 2017 Course Syllabus

Credit: 3 units = 45 lecture hours  
Class Hours: Thursday, 9:00 – 11:45 AM  
Office Hours: Thursday, 6.15 PM – 7.15 PM  
Instructor: Gary L. Mingle, CPA, DBA  
Contact: [gmingle@lincolnuca.edu](mailto:gmingle@lincolnuca.edu)

#### **Textbook Details**

Money and Banking, v. 2.0

By: Robert E. Wright

Version: 2.0

Pub Date: March 2012

eISBN: 978-1-4533-4379-1

Customized by: Gary Mingle

Customized Date: 01/09/2017

Please purchase the book only through the link provided below as the homework assignments including quizzes and test will be completed electronically.

**The web site for the class is as follows: <http://connect.mheducation.com/class/g-mingle-ba-445-spring-2017>**

#### **COURSE DESCRIPTION**

- This course is an introduction to the behavioral science of economics which focuses on interest rates, the concept of money, exchange rates, and monetary policy. Topics covered include banking structures and function, the Federal Reserve, determinants of the money supply, fiscal policy and monetary policy, and international economies.

#### **COURSE OBJECTIVES**

- To understand the news relating to monetary policies reported in such publications as The Wall Street Journal.
- To become familiarized with the structure and function of Commercial Banks, The Federal Reserve, and other financial institutions such as the New York Stock Exchange.
- Students are expected to master techniques relating to interest rate calculations, exchange rate determinations, and appropriate levels of the Money Supply.
- A step in developing students' abilities to work in the financial or banking sector, along with giving all students an increased appreciation of how the economy works.

## Outline for Introduction to Management Accounting

Week	Chapter Number	Topic	Home Work
1	1	<u>An Introduction to Money and the Financial System</u>	Assigned
2	2	Money and the Payments System	Assigned
3	3	Financial Instruments, Financial Markets, and Financial Institutions	Assigned
4	4	Future Value, Present Value, and Interest Rates	Assigned
5	6	Bonds, Bond Prices, and the Determination of Interest Rates	Assigned
6	7	The Risk and Term Structure of Interest Rates	Assigned
7	8	Stocks, Stock Markets, and Market Efficiency	Assigned
8	11	The Economics of Financial Intermediation	Assigned
9	12	Depository Institutions: Banks and Bank Management	Assigned
10	13	Financial Industry Structure	Assigned
11	18	Monetary Policy: Stabilizing the Domestic Economy	Assigned
12	19	Exchange-Rate Policy and the Central Bank	Assigned
13-14	20	Money Growth, Money Demand, and Modern Monetary Policy	Assigned
15	Catch up	Review Chapters	Review Assigned

Grades Determinations		
	Points	Chapters
Test 1	100	1,2,3,4,5
Test 2	100	6,7,8,9,10
Test 3	100	11,12,13,14
Quizzes	50	
HW	50	
Self	50	
Group	50	
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	500	
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A	90%	
B	80%	
C	70%	
D	60%	

## **METHODOLOGY**

Lecture method is used in combination with the case studies to provide a rich learning experience for the student. The course requires the practical use of a calculator, a computer, and the Internet to solve managerial accounting problems. The emphasis will be on learning by doing. Every student must participate in an intensive classroom activity. Reading, writing, and problem solving assignments will be made throughout the course.

## **COMMENTS**

- If you miss a class, you are responsible for the material covered.
- Cellular phones must be turned off or the ringing mode silenced.
- Do not hesitate to ask questions or make comments.

