



Western Technical College

10114124 Banking Principles

Course Outcome Summary

Course Information

Description	This is a core course focusing on the banking industry, including financial markets, financial institutions, the Federal Reserve, international finance, laws/regulations, and monetary policy. Learning activities include a bank budget, ratio analysis, and interest rate projects.
Career Cluster	Finance
Instructional Level	Associate Degree Courses
Total Credits	3
Total Hours	54

Textbooks

Bank Management & Financial Services (Custom). 9th Edition. Copyright 2013. Rose, Peter S. and Sylvia C. Hudgins. Publisher: McGraw Hill Publishing Company. **ISBN-13:978-1-3087-7675-0**. Required.

Success Abilities

1. Cultivate Passion: Enhance Personal Connections
2. Cultivate Passion: Expand a Growth-Mindset
3. Cultivate Passion: Increase Self-Awareness
4. Live Responsibly: Develop Resilience
5. Live Responsibly: Foster Accountability
6. Refine Professionalism: Act Ethically
7. Refine Professionalism: Improve Critical Thinking
8. Refine Professionalism: Participate Collaboratively

Program Outcomes

1. Create reports.

2. Analyze financial statements.
3. Apply financial laws and regulations.
4. Demonstrate an understanding of the role of financial institutions.
5. Evaluate and sell financial products.
6. Recognize the interconnectedness of the global economy.

Course Competencies

1. Explore the financial services industry.

Assessment Strategies

- 1.1. Written Objective Test

Learning Objectives

- 1.a. Review the history and evolution of banking.
- 1.b. Explore the organization and structure of the industry.
- 1.c. Compare/Contrast financial services entities (competitors).
- 1.d. Examine careers in banking.

2. Identify the impact/purpose of government policy and regulation.

Assessment Strategies

- 2.1. Oral Presentation
- 2.2. Written Product

Learning Objectives

- 2.a. Examine Deregulation.
- 2.b. Examine Reregulation.
- 2.c. Research laws related to the industry.

3. Explore the Federal Reserve System and the monetary tools used.

Learning Objectives

- 3.a. Outline purpose and history of the Federal Reserve System.
- 3.b. Recognize the impact of Monetary policy.
- 3.c. Examine the investment function.

4. Summarize the Investment function of banks.

Learning Objectives

- 4.a. Examine the functions of investments
- 4.b. Compare investment strategies
- 4.c. Discuss risks involved when making investments.
- 4.d. Break down liquidity & reserves management.

5. Analyze financial statements of banks and competitors.

Learning Objectives

- 5.a. Recognize on and off balance sheet accounts.
- 5.b. Identify accounting basics of banking financial statements.
- 5.c. Interpret Ratio analysis.

6. Analyze the role of ethics in the banking industry.

Assessment Strategies

- 6.1. Case Study

Criteria

You will know you are successful when

- 6.1. you identify the unethical practice in the case study / scenario.
- 6.2. you identify who is affected by the practice.

6.3. you explain the safeguards used to avoid unethical practices.

Learning Objectives

6.a. Identify ethical and unethical accounting practices.

6.b. Define Bank secrecy.

6.c. Investigate way financial statements are used for audits.

7. Examine ever-changing financial products/services.

Learning Objectives

7.a. Examine depository products/services.

7.b. Review lending products/services.

7.c. Identify investment products/services.

8. Explore the future of the banking and financial services industry.

Learning Objectives

8.a. Characterize types of organizations.

8.b. Review Risks.

8.c. Explain convergence/consolidation.

8.d. Recognize competition.

8.e. Investigate international banking.

9. Explore cybersecurity in the financial services industry.

Learning Objectives

9.a. Define auditing in the context of security.

9.b. Examine monitoring employee protocols

9.c. Examine online security.