

The University of Texas at Tyler
Soules College of Business
Fall 2023

FINA 4310- Management of Financial Institutions (Section 001)	
Instructor Name:	<i>Dr. Chialing Hsieh</i> (Pronounce: Charlene Shay)
Office Location:	Soules College of Business 350.14
Email Address:	chsieh@uttyler.edu (Best Contact Method)
Office Hours:	The instructor will conduct Virtual Office hours via Zoom: 12:30 pm - 1:50 pm on Monday and Wednesday. A personal Zoom meeting may be scheduled by appointment. Contact will also be via e-mail. You can expect a response within 24 hours except for those sent on Saturday and Sunday as well as those sent after 5 pm on Friday, when you can expect a response within 48 hours.
Classroom Location:	Soules College of Business 214
Class Meeting Days & Times:	MoWe 2:30PM - 3:55PM
Prerequisites:	Principles of Finance (FINA 3311)
Required Text:	Financial Markets and Institutions 7 th Edition By Anthony Saunders and Marcia Cornett, ISBN10: 1259919714
Recommended References:	Financial Calculator - BA II PLUS by Texas Instruments is recommended. The Wall Street Journal, Financial Times, Bloomberg/BusinessWeek.

Course Description:

A study of the structure and functions of financial institutions; their sources and uses of funds; analysis of the nature and function of credit; the effects of financial institutions on macroeconomic analysis

Course Objectives:

Upon successful completion of this course, you will be able to:

1. Describe the theoretical determinants of the level and term structure of interest rates
2. Explore the Federal Reserve System and how the tools of monetary policy affect money supply and interest rates.
3. Assess how securities in various financial markets - money and mortgage markets, derivatives markets, and their numerous financial instruments- operate.
4. Describe the risks associated with financial intermediation: Interest rate risk, market risk, credit risk, liquidity risk
5. Explain the differences between futures, options and swaps.
6. Provide an overview of some of the key events that have influenced the modern financial system and the implications of these changes
7. Work in teams, present work results both in writing and orally, and substantiate decisions taken

Course Structure:

To achieve course goals, students will be required to:

1. Attend Classes
2. Read PowerPoint course slides and textbook chapters.
3. Take every test and quiz; complete group project.
4. Visit course on Canvas regularly.

Course Evaluation Methods

This course will utilize the following instruments to determine student grades and proficiency of the learning outcomes for the course.

1. Four tests: The lowest test score will be dropped from the computation of your course grade.

***In-class tests** will consist of written tests designed to measure students' knowledge and understanding of course material. Exam questions will consist of primarily of short-answer questions and include some problems and essay-type questions.

***Online tests** will be designed to measure students' knowledge and understanding of course material. Tests will generally cover the topics discussed or presented in class, however, other material may be identified as exam material when appropriate.

Once you begin a test, you will be given a certain amount of time, depending on its length, to complete it. You can take the test at any time during the test period. Note that you are allowed only ***ONE*** attempt per test so please make sure you study the module material thoroughly before you begin and can devote sufficient time to complete the test. **Unless specified otherwise, each test period generally begins at noon on Sunday and ends at midnight on Thursday.** Please note that each test will be only available for a limited time so check the course calendar and plan accordingly.

***ProctorU:** Please note that some tests in this class will be administered using ProctorU auto. The University pays the proctoring fees. To find out more about the ProctorU Auto exam monitoring process, go to <https://www.utt Tyler.edu/digital-learning/proctoru-resources/> or www.proctoru.com and review training videos.

2. Group project: The class will be divided into groups of 3 students each. Each group will be assigned a financial institution upon which to present a 20-25 minutes report. The report must consist of the following elements: Description of the institution, an account of a recent conflict of interest or other ethical issue related to the institution, and valuation of the financial institution. This project focuses on Asset Valuation application and analysis that meets **CFA** content requirement. The written report should be approximately 10 pages with sources fully cited. **All members of the group will receive the same base grade, adjusted by a peer evaluation by the other members of the group.**

3. Assignments and Quizzes: At the discretion of the instructor, there may be various pop-quizzes, homework assignments. These activities are intended to supplement and reinforce course material. A student may be responsible for completing an activity in or outside of class.

Extra Credit: Students may be given opportunities to earn extra credit at the instructor's discretion. Some possible sources of extra credit include online bonus quizzes to be announced on Canvas.

Exam policy:

Exams and quizzes should be taken as schedule; assignments should be submitted by the due date.

*No makeup examinations, quizzes, or assignments will be allowed except for documented emergencies (official evidence documents are required). The student should make every effort to contact the instructor prior to the exam. All requests for make-up or accommodation made **after** the due date for an assignment or deadline for a test will be **rejected without any further consideration**.*

WARNING: Attempts to change your grade at the end of the semester by asking the instructor to “round up” or by asking for further extra credit **will be ignored**.

Grading Matrix:

Instrument	Value (points or percentages)	Total
4 Tests	4 tests with 100 points each (one may be dropped)	300
Group Project	Written project & Presentation (adjusted by peer evaluation)	100
Assignments and Quizzes		50
Total:		450

Grade Determination:

A = 90% or better

B = 80 – 89.99 %

C = 70 – 79.99 %

D = 60 – 69.99 %

F = less than 60%

To determine your course grade percentage, take the total number of points that you earned (including the 3 highest tests, group project, quizzes, and bonus points), then divide that number by the number of total possible points, i.e. 450.

Canvas Access

All class materials, course grades, and class announcements will be posted by Canvas. *To access our course, visit uttyler.edu/canvas. You are encouraged to participate in [Canvas 101](#), a practice course designed specifically for UT Tyler students to learn and refine Canvas skills. You can practice submitting assignments, participating in quizzes, customize your profile and notifications, plus get collaboration and Canvas tips.*

Important points when using Canvas:

- 1. Login using UT Tyler credentials. Contact itsupport@uttyler.edu for login assistance.*
- 2. Use the HELP button at the bottom left corner of Canvas if you need assistance 24/7.*
- 3. Reference your [Student Canvas Guide](#) for additional resources.*

If you have issues with Canvas access that may hinder your completion of course assignments or quizzes, you must contact UT Tyler’s IT Support staff immediately (even on weekends) and get a ticket number. You must also inform the instructor of the issue BEFORE the due date for the assignment or quiz. Claims of Canvas access problems without a ticket number or ones reported to the instructor after the passing of the deadline will be dismissed without any further consideration. Deadlines may be extended only in case of Canvas system-wide issues reported by the university. All other Canvas-related issues are regarded as personal-level access issues and you must get them

resolved without letting them interfere with your coursework. Personal-level access issues are not valid reasons to ask for deadline extension.

Course Outline

This schedule is subject to change by the instructor. Over the course of the semester, activities and items may be added, removed, or rescheduled in order to provide more information, improve accuracy, enhance learning, or correct errors. Any changes to this schedule will be communicated by instructions in class, announcements in Canvas, and/or Canvas email to students.

TOPICS	TIMELINE
Introduction Ch. 3: Interest Rates and Security Valuation	Week 1: 08/21/23
Ch. 7: Mortgage Markets	Week 2: 08/28/23
Ch. 9: Foreign Exchange Markets	Week 3: 09/04/23
Test 1: Chapters 3, 7, 9	Week 4: 09/11/23
Ch. 11: Commercial Banks: Industry Overview Federal Reserve System	Week 5: 09/18/23
Ch. 12: Commercial banks' Financial Statements and Analysis	Week 6: 09/25/23
Ch. 15: Insurance Companies	Week 7: 10/02/23
Test 2: Chapters 11, 12, 15, Federal Reserve System	Week 8: 10/09/23
Ch. 16: Securities Firms and Investment Banks	Week 9: 10/16/23
Ch. 20: Managing Credit Risk on the Balance Sheet Interest Rate Risk Management	Week 10: 10/23/23
Test 3: Chapters 16 and 20, Interest Rate Risk Management	Week 11: 10/30/23
Group project	Week 12: 11/06/23
Group project	Week 13: 11/13/23
<i>Thanksgiving Holidays</i>	<i>Week 14: 11/20/23</i>
Group project presentation	Week 15: 11/27/23
Comprehensive final exam Written Project due on Sunday, December 3, 2023 at midnight	Week 16: 12/04/23

Information that must appear in each course syllabus:

Includes UT Tyler Honor Code, Student Rights and Responsibilities, Campus Carry, tobacco-Free University, Grade Replacement Policies, Course Drop Policies, Disability Services, Absences due to religious observances and university sponsored events, SS and FERPA, Evacuation, Student Standards of Conduct, and other resources).

<https://www.uttyler.edu/academic-affairs/files/syllabuspolicy.pdf>

Information for Classrooms and Laboratories

Students are expected to wear face masks covering their nose and mouth in public settings (including classrooms and laboratories). The UT Tyler community of Patriots views adoption of these practices consistent with its [Honor Code \(Links to an external site.\)](#) and a sign of good citizenship and respectful care of fellow classmates, faculty, and staff.

Students who are feeling ill or experiencing symptoms such as sneezing, coughing, digestive issues (e.g. nausea, diarrhea), or a higher than normal temperature should stay at home and are encouraged to use the [UT Tyler COVID-19 Information and Procedures \(Links to an external site.\)](#) website to review protocols, check symptoms, and report possible exposure. Students needing additional accommodations may contact the Office of Student Accessibility and Resources at University Center 3150, or call (903) 566-7079 or email saroffice@uttyler.edu.

Recording of Class Sessions

Class sessions may be recorded by the instructor for use by students enrolled in this course. Recordings that contain personally identifiable information or other information subject to FERPA shall not be shared with individuals not enrolled in this course unless appropriate consent is obtained from all relevant students. Class recordings are reserved only for the use of students enrolled in the course and only for educational purposes. Course recordings should not be shared outside of the course in any form without express permission.