

The University of Texas at Tyler
Soules College of Business
Spring 2026

| FINA 4310- Management of Financial Institutions (Section 001) | |
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| Instructor Name: | <i>Dr. Chialing Hsieh</i> (Pronounce: Charlene Shay) |
| Office Location: | Soules College of Business 350.03 |
| Email Address: | chsieh@uttyler.edu (Best Contact Method) |
| Office Hours: | The instructor will conduct Office hours: Tuesdays: 9:20am-12:30pm and 1:50pm-3:30pm; Thursdays: 9:20am–12:30pm and 1:50pm–3:50pm. A personal 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 103 |
| Class Meeting Days & Times: | TuTh 12:30PM - 1:50PM |
| Prerequisites: | Principles of Finance (FINA 3311) |
| Required Text: | Financial Markets and Institutions 2024 release By Anthony Saunders, Marcia Millon Cornett and Otgo Erhemjamts ISBN13: 9781264206964 |
| 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 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: 01/12/2026 |
| Ch. 7: Mortgage Markets | Week 2: 01/19/2026 |
| Ch. 9: Foreign Exchange Markets | Week 3: 01/26/2026 |
| Test 1: Chapters 3, 7, 9 | Week 4: 02/02/2026 |
| Ch. 11: Commercial Banks: Industry Overview Federal Reserve System | Week 5: 02/09/2026 |
| Ch. 12: Commercial banks' Financial Statements and Analysis | Week 6: 02/16/2026 |
| Ch. 15: Insurance Companies | Week 7: 02/23/2026 |
| Test 2: Chapters 11, 12, 15, and Federal Reserve System | Week 8: 03/02/2026 |
| <i>Spring break</i> | Week 9: 03/09/2026 |
| Ch. 16: Securities Firms and Investment Banks | Week 10: 03/16/2026 |
| Ch. 20: Managing Credit Risk on the Balance Sheet Interest Rate Risk Management | Week 11: 03/23/2026 |
| Test 3: Chapter 16, Chapter 20, and Interest Rate Risk Management | Week 12: 03/30/2026 |
| Group project presentation via Zoom | Week 13: 04/06/2026 |
| Group project presentation via Zoom | Week 14: 04/13/2026 |
| Final exam review/complete group project report | Week 15: 04/20/2026 |
| Final written group project due on Sunday, April 26 at midnight Comprehensive final exam | Week 16: 04/27/2026 |

Course Evaluation Methods

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

1. Tests:

***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 midnight 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.

2. Group project: The class will be divided into groups of 4-5 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.*** The instructor reserves the right to determine the specific penalties for late submissions.

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 | 400 |
| Group Project | Written project & Presentation (adjusted by <i>peer evaluation</i>) | 100 |
| Assignments and Quizzes | | 50 |
| Total: | | 550 |

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 4 tests, group project, quizzes, and bonus points), then divide that number by the number of total possible points, i.e. 550.

Canvas Access and Online Test Policy

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.

Ensure a stable internet connection before starting online test. Have a backup plan ready, such as access to a secondary internet source (e.g., a mobile hotspot). If Wi-Fi or technical issues occur during the test: If the platform allows, attempt to re-enter the test immediately. Take a screenshot or photo of the error message or issue, ensuring that a timestamp is included. Notify the instructor via email or the course communication platform within 30 minutes of the issue. Provide documentation, such

as screenshots or internet outage reports, as these are required for consideration. The instructor reserves the right to evaluate the validity of reported issues and determine the appropriate course of action. Tests disrupted due to technical issues may be administered in a different format (e.g., in-person exam or alternate questions).

Online Proctoring with Respondus

Exams in this course require Respondus LockDown Browser and Monitor. These tools restrict access to other resources during testing and use your webcam/microphone to ensure exam integrity. Students are responsible for having a compatible computer, webcam, microphone, and stable internet connection. To find out more about the Respondus LockDown exam monitoring process, go to <https://www.uttyler.edu/offices/digital-learning/proctoring/> and review the training video.

University Policies & Student Resources:

University policies and student resources are available on the University website and in Canvas under “Syllabus” on the course homepage.

About this course:

UT Tyler is committed to exploring and using artificial intelligence (AI) tools as appropriate for the discipline and task undertaken. We encourage discussing AI tools’ ethical, societal, philosophical, and disciplinary implications. All uses of AI should be acknowledged as this aligns with our commitment to honor and integrity, as noted in UT Tyler’s Honor Code. Faculty and students must not use protected information, data, or copyrighted materials when using any AI tool. Additionally, users should be aware that AI tools rely on predictive models to generate content that may appear correct but is sometimes shown to be incomplete, inaccurate, taken without attribution from other sources, and/or biased. Consequently, an AI tool should not be considered a substitute for traditional approaches to research. You are ultimately responsible for the quality and content of the information you submit. Misusing AI tools that violate the guidelines specified for this course (see below) is considered a breach of academic integrity. The student will be subject to disciplinary actions as outlined in UT Tyler’s Academic Integrity Policy.

For this course, AI is permitted only for specific assignments or situations, and appropriate acknowledgment is required. During some class assignments, we may leverage AI tools to support your learning, allow you to explore how AI tools can be used, and/or better understand their benefits and limitations. Learning how to use AI is an emerging skill, and we will work through the limitations of these evolving systems together. However, AI will be limited to assignments where AI is a critical component of the learning activity. I will always indicate when and where the use of AI tools for this course is appropriate.