

Commercial Bank Management

Finance 3541/6541
Spring 2022



*University of
Missouri
in St. Louis*

Course Information

Instructor: Christina Fusch, DBA
Phone: (206) 735-0696 (you can text me)

E-mail: Please use Canvas Inbox
Office Hours: by appointment

Course Description

Corporate finance and microeconomics are applied to matters of importance to commercial bankers. Among the subjects treated are bank-asset portfolio construction, lending policies, liabilities management, bank capital structure, short-run cash management, financial market rates and flows, and quantitative models for bank management. Commercial bank management is analyzed from an internal viewpoint in terms of what bank managers should look for in asset management and why; what market conditions they should be aware of; and what techniques they can use to meet changing economic and financial conditions. Prerequisites: ECON 1002, FINANCE 3500 and a 2.0 overall GPA.

Course Goals (Student Competencies & Outcomes)

Upon successful completion of this course, students will be able to...

1. Analyze key components of commercial bank management
2. Examine banking financial statements and evaluate performance
3. Investigate effective ways to manage and hedge risk in commercial banking
4. Evaluate investment portfolios and liquidity positions
5. Identify and assess sources of funding for commercial banks
6. Examine the lending policies and strategies of commercial banks
7. Contemplate and consider the future for the financial services industry

Textbook

Rose, P. and Hudgins, S. (2013). *Bank Management and Financial Services*. 9th ed. McGraw Hill. ISBN10: 0078034671, ISBN13: 9780078034671

Amazon Link: [Bank Management and Financial Services](#)

Time Requirements

If this course were offered on campus, you'd be in class 2.5 hours/week plus travel time. The online version is no different in terms of expectations for your involvement. This is an active online course that requires 3 hours of your time each week **in addition to** the time it takes you to read the required materials, watch the videos, and complete the assignments. That means that you need to plan to spend a minimum of **6 hours every week** (up to 9-10 hours a week) on activities related to this course. If you are worried about your preparedness, consider taking the [Online Readiness Survey](#) to help decide if an online course is right for you.

Technology Requirements

As a student in an online course, you are expected to have reliable internet access almost every day. If you have computing problems, it is your responsibility to address these or to use campus computing labs. Problems with your computer or other technology issues are not an excuse for delays in meeting expectations and missed deadlines for the course. If you have a problem, [get help in solving it immediately](#). At a minimum, you will need the following software/hardware to participate in this course:

1. Computer with an updated operating system (e.g. Windows, Mac, Linux)
2. Updated Internet browsers ([Apple Safari](#), [Internet Explorer](#), [Google Chrome](#), [Mozilla Firefox](#))

3. Ability to navigate Canvas (Learning Management System)
4. Minimum Processor Speed of 1 GHz or higher recommended.
5. DSL or Cable Internet connection or a connection speed no less than [6 Mbps](#).
6. Media player such as [VLC Media Player](#).
7. [Adobe Flash player \(free\)](#)
8. [Adobe Reader or alternative PDF reader \(free\)](#)

Technology problems are not the responsibility or specialty of the instructor. It is your responsibility to seek help from the above resources in order to complete your assignments on time.

If this is your first online course, it is recommended that you log into Canvas and complete the [Online Course Overview](#) listed in your Canvas course list. If you've already completed the orientation, you do not have to retake it but you can refer to it for helpful videos and tutorials about the technologies used in this course.

Grading Criteria

Grading Scale				
A = 940<	B+ = 870-899	C+ = 770-799	D+ = 670-699	
A- = 900-939	B = 840-869	C = 740-769	D = 640-669	F = <599
	B- = 800-839	C- = 700-739	D- = 600-639	

6 Discussion Boards
20 Quizzes
Midterm
Final

300 points total (50 points each)
600 points total (30 points each)
50 points total
50 points total

Attendance Requirement:

Please note that if you do not complete an assignment in the first couple weeks of the course, I am required by the university to drop you from the course. So, to remain enrolled, you will need to submit an assignment by the end of Module 1. This can be posting on the discussion board or submitting a quiz. Please note you must actually submit something, not just be working on it.

FAQ: *How do I know my grade?*

The total points possible in this course are 1000. You can calculate your grade by adding all the points you have on assignments and matching the number to the scale above. You can also monitor your homework and quiz grades on *Canvas*.

Letter Grades:

- *"Incomplete", "EX", "DL", "FN"*: Please note that I do not grant either of these grades except in very extreme medical cases and only at my own discretion. Moreover, you must have completed all assignments in the course with the exception of the fourth exam and have a passing grade to even be considered.

- “S”, “Audit”, “W”: These letter grades are between you and the registrar, I play no role in them. It is your responsibility to know the final dates to apply for these – please see the Academic Calendar.

FAQ: *Is there Extra Credit in this class?*

There is no guarantee that there will be any extra credit in this course. Remember that extra credit is a privilege, not a right. You should focus on doing your best on the work assigned in the course. If I see an opportunity for extra credit, I will provide the details. But please note: I want you to focus on the course assignments, so the extra credit will most likely be additional and more difficult material.

When to Expect Your Grades

The quizzes and exams are automated by the *Canvas* software so you should have immediate feedback on your work. For discussions and case studies, I aim to have grades back to you within a week of the due date. If there is a change in this information, I will let you know.

Checking Your Grades

Take charge of your education! Be an active learner and dedicate yourself to your success. Keep an eye on your grades on *Canvas* every week. If there is a discrepancy, e-mail me and put it in writing. Follow up *before* the end of the course. If there is a problem, don't wait 5 weeks to ask me about it. Follow up. Be sure to read the latest announcements on grading and opportunities for improvement.

Special Needs

UMSL is committed to providing its students access to education. Your academic success is important. If you have a documented disability that may have an impact upon your work in this class, please contact Disability Access Services (DAS) immediately. Students must provide documentation of their disability to the office of DAS in order to receive official university services and accommodations. The staff is available to answer questions regarding accommodations or assist you in your pursuit of accommodations. Information about your disability is confidential. Once DAS reviews your medical documentation, they will provide you with the information and steps to inform me about the accommodations to which you are entitled. Your accommodations will begin as soon as we discuss your approved accommodations. To contact DAS: 144 Millennium Student Center, (314) 516-6554, cramert@umsl.edu, and/or <http://www.umsl.edu/services/disability>

Discussion Board

Course Objectives: This assignment meets course goals 1-7 (please see page 2 for list).

Purpose: If the course material is the foundation to achieving the course objectives, discussion is the first step to help you learn the course material through application of the industry frameworks. The discussion is also designed to prepare you for the quizzes and exams.

Process: There are 3 steps that you will need to conduct:

1. Log on to our *Canvas* course page
2. Select the “Discussions” folder
3. Select and do the appropriate discussion

Procedure: There are 6 discussions in this course, based on each module of this course. You will need to complete 1 main post in response to the discussion questions and 2 responses to classmates. Each discussion is worth 50 points for a total of 300 points for 6 discussions.

Due Dates: Discussions are always due on the **Sunday at 11:59pm** at the end of the module and before the start of the next one. Please check the discussion tab or course outline on page 14 for specific due dates.

Late Policy: The Discussion Boards **open on Monday mornings and close Sunday nights at 11:59pm**. Since the idea behind the Discussion Board is to interact with your classmates and share ideas, once the period of discussion is over so is your opportunity to post. This is because we have moved on to other material. Thus you have the window in which we are covering the module in which to post and after that the Discussion Board is closed – there will be no opportunity to make it up.

FAQ: What if my technology, internet, or power fails? Know your options. If there is a problem with *Canvas*, immediately contact the campus [Technology Support Center](#) and record your ticket number. On your end, try to keep this from happening by using a computer on campus or somewhere else you trust the connection and electricity. Plan ahead: complete your work at least a day before the due date so you have buffer time. If you wait to do your work until the night it is due and something happens, or you wait weeks to reach out to me on a problem – I reserve the right to do nothing.

Academic Integrity: Remember, when you write a comment and post it to the Discussion Board, you must follow certain rules of professionalism and maintain a high level of academic integrity. If you draw upon information you have read on an internet site, you must cite that source in your comment by inserting the URL in parentheses. If you take information from a source, you need to cite the authors and year as in the following example: *Summarizing Healey (2012:43)*... Or, you could simply say, *The percentages in Exhibit 1.9 are gross underestimates (Healey, 2012)*. You are expected to contribute original ideas and opinions to the discussion - do not simply quote something you have read (**at least 95% of a post must be in your own words to get any credit for it**). But certainly do draw upon and incorporate the work of others - and *give them all proper credit*. This, of course, also applies to ourselves. If the comments of a fellow classmate are especially insightful and you want to incorporate them into your discussion, by all means do so! Just be sure to give the proper credit where credit is due. For example, you might write, *As Burt mentioned yesterday, (Rosevear, 4/26/2013)* . . . if you are citing something a class member posted to the Discussion Board. Remember that citing your references is not only a professional requirement, it helps me assess whether you have actually conducted any research prior to posting your comments. This is an important grading criterion.

Grading: Your Discussion assignments will be graded by the following rubric. Use this as a checklist. Note that this scale is further explained in the Quality Measurement rubric below.

Discussion Grading Criteria	Points Earned
Opinion (5 pts. possible) see Quality Measurement for more information	
Excellent/Good: Posted in the appropriate week; answered the questions posed; posted a coherent, thoughtful opinion.	
Good/Fair: Most but not all questions answered; and/or opinion lacks coherency and/or opinion was posted at the end of the forum week.	
Fair/Poor: Unclear thought, little or no evidence of critical thinking on the topic, did not relate concepts or support ideas.	
Research (5 pts. possible) see Quality Measurement for more information	
Excellent/Good: Demonstrated research was conducted by citing references and using references to support opinions and/or illustrate points. Logic and reason used to solve problems.	
Good/Fair: References cited but research not incorporated into opinions in a functional way.	
Fair/Poor: No or very little research indicated.	
Interaction Quality and Quantity (10 pts. possible) see Quality Measurement for more information	
Excellent/Good: Interacted with other students throughout the forum week, actively, meaningfully, and respectfully.	
Good/Fair: Quality and/or quantity of interaction could be improved and/or comments were posted at the end of the forum week and/or posted all at once.	
Fair/Poor: Interaction lacks substance and/or participation level is low and/or all comments were made at the end of the forum week and/or posted all at once.	
TOTAL (20 points possible)	

Quality Measurement
Excellent
<p>Your contributions to each topic indicate your mastery of the materials assigned. Your responses might integrate multiple views and/or show value as a seed for reflection for other participants' responses to the thread. You provide evidence that you are reading the assigned materials and other student postings and are responding accordingly, bringing out interesting interpretations. You know the facts and are able to analyze them and handle conceptual ideas. Examples of high quality posts include:</p> <ul style="list-style-type: none"> • continuing the discussion by adding additional information; • elaborating on previous comments from others; • presenting explanations of concepts or methods to help fellow students; • presenting reasons for or against a topic in a persuasive fashion; and • providing a URL and an explanation for a reputable area you researched on the Internet.
Good/Fair
<p>You have meaningful interaction with other participants' postings. Posts that state "I agree" or "I disagree" include an explanation of what is disagreed or agreed upon and why, or they introduce an argument that adds to the discussion. However, you may have rambling, lengthy posts that show no sign of having been re-read and refined before posting, and your writing suffers lack of clarity and comprehension. Your posts demonstrate some confidence with the materials but may be just a bit off target in one area or another.</p>
Poor

You will receive little credit in the week's discussion if you just show up and make trivial comments, without adding any new thought to the discussion. At the low end of the spectrum, not participating gets a zero. If you are not in the discussion, you do not earn any points. If you only give opinion without support, you will earn few points.

Online Class Netiquette/Behavior

- **Be self-reflective** before you post an emotional response and reread what you have written to be sure it is positive. Think of your comments as printed in the newspaper. Your online comments will be seen, heard and remembered by others in the class.
- **Use effective communication.**
 - Avoid the use of all caps or multiple punctuation elements (!!!, ??? etc).
 - Be polite, understate rather than overstate your point, and use positive language.
 - If you are using acronyms, jargon or uncommon terms, be sure to explain them so everyone can understand and participate in the discussion.
- **Ask for clarification** to a point if you feel emotional from a classmate's post. It is likely that you misunderstood his/her point. This strategy will also help you step away from the intensity of the moment to allow for more reflection.
- **Sign your name.** It is easier to build a classroom community when you know to whom you are responding.
- **Foster community.** Share your great ideas and contribute to ongoing discussions. Consider each comment you make as one that is adding to, or detracting from, a positive learning environment for you and your classmates.
- **Be constructive.** You can challenge ideas and the course content, but avoid becoming negative online. When you disagree politely, you stimulate and encourage great discussion. You also maintain positive relationships with others with whom you may disagree on a certain point.
- **Keep the conversation on topic** by responding to questions, adding thoughtful comments about the topics at hand. Online dialogue is like conversation. If there is a certain dialogue going on, please add to it, but if you have something new to say, please post it in another thread.
- **Define your terms.** When using acronyms or terms that are particular to your field (or new to our course), please define them for others.
- Participation in the course should maintain a [positive work and learning environment](#), as outlined in the [UM Collected Rules & Regulations, 330.080](#)

How do you know a source is reputable and credible?

You cannot just Google and pull the first source that looks good. How do you know who wrote this source? How do you know it is not a propaganda piece posted by a terrorist group? One of the most important concepts you will learn as a college student and that will set you apart from the rest of the workforce is to question your sources of information. You need to learn how to vet your sources. If you do not, this will negatively impact your learning and your grade. But what if vetting is too much work and you're really busy? Real estate is a lot of work. It is a lot of research and analysis. Best get started on that now and develop a mindset conducive to a career in real estate.

So how do you vet a source? Ask these questions and verify credible, reputable answers.

- **Who wrote it?** If you cannot find the author, it is not a credible source. Companies do not count as authors. You need to find the actual, individual human being.
- **What are the credentials of this person?** Anyone and their cousin can write about real estate, even if they have absolutely no industry experience! Check the credentials of the author. Do they have licensing in real estate? Do they have decades of experience in real estate? Do they have a formal education in real estate? Any of these will do as long as it is extensive.
- **What is the motivation (or angle)?** What is the agenda of the author? Is s/he trying to convince you of something that might impact the content of their message? For example, if a real estate agent is proclaiming the benefits of using agents, don't you think this person might downplay the cons of using an agent? Just a thought. Try to find the whole picture, not someone's advertisement or propaganda.

Quizzes

Course Objectives: This assignment meets course goals 1-7 (please see page 2 for list).

Purpose: The quizzes are designed to help you practice applying the course material and get ready for the exams. Use the quizzes as a way to test your knowledge of the course material to be sure you are learning what you need to know for the exams.

Process: There are 3 steps that you will need to conduct:

1. Log on to our *Canvas* course page
2. Select the “Quizzes” folder
3. Select and take the appropriate quiz

Procedure: There are 20 quizzes in this course. These quizzes include material from the assigned readings in *Bank Management* chapters 1-20 so you will want to be well-versed on the assigned reading for each module. Each quiz has 30 multiple choice, true or false, and fill in the blank questions. Each question is worth 1 point for a total of 30 points per quiz. You will have three attempts and no time limit to complete each quiz. All questions are randomized for each student and on each attempt. It is open book, notes, and internet. But you must work on the quiz by yourself.

Late Policy: The only due date is the last day of the semester, Saturday, May 14 at 11:59pm. But I strongly recommend that you **keep up every week** with the assigned quiz. I have scheduled them to complement the course material and prepare you for the exams. The decision is yours, but having to take 20 quizzes at the end of the course does not sound like very much fun. **Please note that the *Canvas* system will shut down the quizzes at the deadline so you will no longer be able to view or take them. If you wait until May 14 and have some kind of emergency, there will not be anything I can do to help you. So plan ahead.**

FAQ: What if I disagree with the answer? Let me know and we will talk about it. I cannot promise you your point back, but I will hear you out. Any inquiries need to be made before the end of the last day of the session on Saturday, May 14 at 11:59pm.

FAQ: What if my technology, internet, or power fails? Know your options. If there is a problem with *Canvas*, immediately contact the campus [Technology Support Center](#) and record your ticket number. On your end, try to keep this from happening by using a computer on campus or somewhere else you trust the connection and electricity. Plan ahead: complete your work at least a day before the due date so you have buffer time. If you wait to do your work until the night it is due and something happens, or you wait weeks to reach out to me on a problem – I reserve the right to do nothing. Keep in mind that you have 3 attempts on the quizzes, so figure out how to do your best within those 3 attempts.

Grading: Quizzes are graded by the *Canvas* system. Correct answers will receive a point, incorrect answers will not. There is no partial credit. If you have concerns, it is your responsibility to contact me within 48 hours of when you took the quiz.

Exams

Course Objectives: This assignment meets course goals 1-7 (please see page 2 for list).

Purpose: Reading is one of the best ways to achieve knowledge. It is important that you read, reflect, and analyze the course material. It introduces the foundations of real estate so is thus important to achieve the course objectives. The module material and discussions have helped you learn the material while the quizzes helped you test your knowledge. The exams are designed for you to demonstrate and solidify your knowledge.

Process: There are 3 steps that you will need to conduct:

1. Log on to our *Canvas* course page
2. Select the "Quizzes" folder
3. Select and take the appropriate exam

Procedure: There are two exams in this course, a midterm and a final. These exams include material from the modules and the assigned readings in *Bank Management* chapters 1-20. If you have been doing the quizzes, the exam questions will be familiar. You will have 90 minutes to take each exam. Expect 50 multiple choice, true or false, and fill in the blank questions for each exam, each question being worth 1 point. Each exam is 50 points. You will have 1 attempt for each exam. *Be sure you have checked your internet connection, computer for updates, and anything else that would keep you from completing your one attempt!* All questions are randomized for each student. It is open book, notes, and internet. But you must work on the exam by yourself. You can take the exam at any point up until the due date.

Midterm Exam: Covers Modules 1-3 – due Sunday, March 6 at 11:50pm

Final Exam: Covers Modules 4-7 – due Saturday, May 14 at 11:50pm

Late Policy: You get one attempt at the midterm and final exam and you have all semester to take them up until the due date. *Please note that the Canvas system will shut down the exams at the deadline so you will no longer be able to view or take them. If you wait until the due date and have some kind of emergency, there will not be anything I can do to help you. So plan ahead.*

FAQ: What if I disagree with the answer? Let me know and we will talk about it. I cannot promise you your point back, but I will hear you out. Any inquiries need to be made before the end of the last day of the session on **Saturday, May 14 at 11:59pm**.

FAQ: What if my technology, internet, or power fails? Know your options. If there is a problem with Canvas, immediately contact the campus [Technology Support Center](#) and record your ticket number. On your end, try to keep this from happening by using a computer on campus or somewhere else you trust the connection and electricity. Plan ahead: complete your work at least a day before the due date so you have buffer time. If you wait to do your work until the night it is due and something happens, or you wait weeks to reach out to me on a problem – I reserve the right to do nothing. Keep in mind that you have 1 attempt on the exams, so figure out how to do your best within the first attempt.

Grading: Exams are graded by the *Canvas* system. Correct answers will receive a point, incorrect answers will not. There is no partial credit. If you have concerns, it is your responsibility to contact me within 48 hours of when you took the exam.

Course Policies

Participation (expectations):

- It is vitally important that our classroom environment promote the respectful exchange of ideas. This entails being sensitive to the views and beliefs expressed during discussions whether in class or online. Please speak with me before recording any class activity. It is a violation of University of Missouri policy to distribute such recordings without my authorization and the permission of others who are recorded.
- I will not respond to each post but will be monitoring each discussion.
- Your success in this course will heavily depend on your ability to communicate, engage and participate in all course activities. Successful completion of this course requires that a student keep up with all assignments, coursework and discussions. Timely participation in online discussions is a very important part of this course and participation in these discussions, and other activities as assigned, is not optional. You are expected to prepare and post to discussions in a timely manner consistent with the requirements contained within the course syllabus and rubrics.

Attendance Policies

- *Present* in class for online courses is determined by participation in an “academically related activity,” i.e. submission of an assignment, assessment or discussion forum posting. The last day of attendance is the last day a student is academically participating in the online course.
- Documentation that a student has logged into an online class is not sufficient by itself to demonstrate academic attendance.

Academic Integrity/Plagiarism

- You are responsible for being attentive to and observant of University policies about academic honesty as stated in the [University’s Campus Policies](#) and [Code of Student Conduct](#) found in the UMSL Bulletin
- Academic dishonesty is a serious offense that may lead to [probation, suspension, or dismissal from the University](#). One form of academic dishonesty is plagiarism – the use of an author's ideas, statements, or approaches without crediting the source. Academic dishonesty also includes such acts as cheating by using any unauthorized sources of information and providing or receiving unauthorized assistance on any form of academic work or engaging in any behavior specifically prohibited by the faculty member (e.g., copying someone else’s answers on tests and quizzes). Unauthorized possession or distribution of academic materials is another type of academic misconduct. It includes the unauthorized use, selling or purchasing of examinations or other academic work, using or stealing another student’s work, unauthorized entry or use of material in a computer file, and using information from or possessing exams that an instructor did not authorize for release to students. Falsification is any untruth, either verbal or written, in one’s academic work. Facilitation is knowingly assisting another to commit an act of academic misconduct. **Plagiarism, cheating, and falsification are not acceptable.**
- All instances of academic dishonesty will be reported to the Office of Academic Affairs who will determine whether you will appear before the Student Conduct Committee for possible administrative sanctions such as dismissal from the university. The instructor will make an academic judgment about the student’s grade on that work in this course. The campus process regarding academic dishonesty is [described in the “Policies” section of the Academic Affairs website](#)
- When citing, you should use APA style formatting.

What is plagiarism?

- Plagiarism is the use of another person's words or ideas without crediting that person.
- Plagiarism and cheating will not be tolerated and may lead to failure on an assignment, in the class, and dismissal from the University, per the [UMSL academic dishonesty policy](#).
- Students are responsible for being attentive to and observant of campus policies about academic honesty as stated in the [University's Student Conduct Code](#).
- To avoid accusations of academic dishonesty, please submit all written work to the Turnitin System before finalizing what you submit for evaluation. Check information about The Writing Center on UMSL's website.

Title IX Policies

Mandatory Reporting: Under Title IX, all UMSL faculty, staff, and administrators (with limited exception) are obligated to report any incidents of sexual harassment, sexual misconduct, sexual assault, or gender discrimination to the Student Affairs office and/or other University officials. This ensures that all parties are protected from further abuses and that victim(s) are supported by trained counselors and professionals. Note: There are several offices at UMSL (e.g., Counseling Services, Health Services, Community Psychological Service, Center for Trauma Recovery, and Student Social Services) whose staff are exempt from Title IX mandated reporting, when the information is learned in the course of a confidential communication.

Student Resources

Access, Disability and Communication

Your academic success is important. If you have a documented disability that may have an impact upon your work in this class, please contact Disability Access Services (DAS) immediately. Students must provide documentation of their disability to the office of Disability Access Services in order to receive official University services and accommodations. The staff is available to answer questions regarding accommodations or assist you in your pursuit of accommodations. Information about your disability is confidential. Once DAS reviews your medical documentation, they will provide you with the information and steps to inform me about the accommodations to which you are entitled. Your accommodations will begin as soon as we discuss your approved accommodations.

- 144 Millennium Student Center (MSC)
- Phone: (314) 516-6554
- [Email: Tara Cramer, cramert@umsl.edu](mailto:cramert@umsl.edu)
- [Website: http://www.umsl.edu/services/disability/](http://www.umsl.edu/services/disability/)

Office of International Students and Scholar Services

If you have difficulty communicating in English with the instructor of this course, contact ISS.

- 362 Social Sciences & Business Building (SSB)
- Phone: (314) 516-5229
- [Email: iss@umsl.edu](mailto:iss@umsl.edu)
- [Website: http://www.umsl.edu/~intelstu/contact.html](http://www.umsl.edu/~intelstu/contact.html)

Student Enrichment and Achievement

SEA provides comprehensive support and intervention strategies that support your road to graduation!

- 107 Lucas Hall
- Phone: (314) 516-5300
- [Email: umslsea@umsl.edu](mailto:umslsea@umsl.edu)

- [Website: https://www.umsl.edu/services/sea/](https://www.umsl.edu/services/sea/)

Office of Multicultural Student Services (MSS) and the University Tutoring Center (UTC)

MSS provides comprehensive student retention services to diverse student populations; through their tutoring center, the MSS offers comprehensive tutoring services free to students at UMSL.

- 225 Millennium Student Center (MSC)
- Phone: (314) 516-6807
- [Email: multicultural@umsl.edu](mailto:multicultural@umsl.edu)
- [Website: https://www.umsl.edu/~mcraa/index.html](https://www.umsl.edu/~mcraa/index.html)

Technical Support

Online Mentor Program

Online education requires different teaching, learning, and technology skills than those found in traditional face-to-face classes. We assist students with the online technology in Canvas and provide resources for studying and success in online classes.

- 598 Lucas Hall
- Phone: (314) 516-4211
- [Email: onlinementor@umsl.edu](mailto:onlinementor@umsl.edu)
- [Website: http://www.umsl.edu/services/ctl/studentsupport/omp.html](http://www.umsl.edu/services/ctl/studentsupport/omp.html)

Canvas

If you have problems logging into your online course, or an issue within the course site, please contact the **Technology Support Center**:

- Phone: (314) 516-6034
- [Email: helpdesk@umsl.edu](mailto:helpdesk@umsl.edu)
- [Website: http://www.umsl.edu/technology/tsc/](http://www.umsl.edu/technology/tsc/)

If you are having difficulty with a technology tool in Canvas, consider visiting the [Canvas Student Guides](#), which has overviews of each tool and tutorials on how to use them.

If you continue to experience problems or just have questions, you can also contact the **Learning Resource Lab**:

- Phone: (314) 516-6704
- [Email: lrl@umsl.edu](mailto:lrl@umsl.edu)
- [Website: http://www.umsl.edu/technology/lrl/](http://www.umsl.edu/technology/lrl/)

Academic Support

The Online Writing Center (OWC)

At the OWC Canvas site, students can send their papers to our tutors, who will read them and send them back with suggestions. Students can also access Turnitin, which identifies quoted material in their essays.

- 222 Social Sciences and Business Building (SSB)
- [Website: https://www.umsl.edu/~umslenglish/WritingCenter/](https://www.umsl.edu/~umslenglish/WritingCenter/)
- The OWC usually responds within 48 hours. Please allow ample time.

On their own, students can also access Turnitin, which identifies quoted material in their essays.

- Visit the online Writing Lab course in Canvas to submit your drafts online.

- To find the Writing Lab course, click on Courses→All Courses→Browse More Courses. Locate the Writing Lab and click to join the course and access Turnitin.

Math Academic Center (Math Lab)

The Math Academic Center offers free individual assistance on a walk-in basis to students needing help with any mathematics from basic math through calculus or any course involving mathematical skills.

- 222 Social Sciences and Business Building (SSB)
- Website: <http://www.umsl.edu/mathcs/math-academic-center/>

Course Outline

Start Here Module: Introduction to the Course

Dates: January 18 – 23 (This is a 1 week module)

Readings:

The Syllabus

Bank Management Chapter 1: An Overview of the Changing Financial Services Sector

To-Do List:

- **Read the Syllabus on Canvas**
- **Get access to the textbook, either electronic or hardcopy**
- **Go through the Start Here module on Canvas**

Module #1: The Financial Services Sector

Dates: January 24 – February 6 (This is a 2 week module)

Readings:

Bank Management Chapter 2: The Impact of Government Policy and Regulation

Bank Management Chapter 3: The Organization and Structure of Banking

Bank Management Chapter 4: Establishing New Banks, Branches, ATMs,...

Assignment To-Do List:

- **Discussion 1**
- **Quizzes 1-4 (optional – not due until May 14)**

Module #2: Financial Statements and Performance

Dates: February 7 – 20 (This is a 2 week module)

Readings:

Bank Management Chapter 5: The Financial Statements of Banks

Bank Management Chapter 6: Measuring and Evaluating the Performance of Banks

Assignment To-Do List:

- **Discussion 2**
- **Quizzes 5-6 (optional – not due until May 14)**

Module #3: Risk Management

Dates: February 21 – March 6 (This is a 2 week module)

Readings:

Bank Management Chapter 7: Risk Management for Changing Interest Rates

Bank Management Chapter 8: Risk Management for Financial Futures, Options, Swaps,...

Bank Management Chapter 9: Risk Management for Asset-Backed Securities, Loan Sales,...

Assignment To-Do List:

- **Discussion 3**
- **Quizzes 7-9 (optional – not due until May 14)**
- **Midterm Exam on Canvas - Note: the exam will disappear from Canvas at 11:59pm
~No Grace Period, No Exceptions!~**

Module #4: Managing Investments and Liquidity

Dates: March 7 – 20 (This is a 2 week module)

Readings:

Bank Management Chapter 10: The Investment Function in Financial Services Management

Bank Management Chapter 11: Liquidity and Reserves Management

Assignment To-Do List:

- Discussion 4
- Quizzes 10-11 (optional – not due until May 14)

Module #5: Managing Sources of Funds

Dates: March 21 – April 17 (This is a 3 week module with Spring Break in the middle)

Readings:

Bank Management Chapter 12: Managing and Pricing Deposit Services

Bank Management Chapter 13: Managing Nondeposit Liabilities

Bank Management Chapter 14: Investment Banking, Insurance, and Other Sources of Income

Bank Management Chapter 15: The Management of Capital

Assignment To-Do List:

- Discussion 5
- Quiz 12-15 (optional – not due until May 14)

Module #6: Loans

Dates: April 18 – May 8 (This is a 3 week module)

Readings:

Bank Management Chapter 16: Lending Policies and Procedures

Bank Management Chapter 17: Lending to Business Firms

Bank Management Chapter 18: Consumer Loans, Credit Cards, and Real Estate Lending

Assignment To-Do List:

- Discussion 6
- Quizzes 16-18 (optional – not due until May 14)

Conclusion: Moving Forward

Dates: May 9 – 14

Readings:

Bank Management Chapter 19: Acquisitions and Mergers

Bank Management Chapter 20: International Banking and the Future

Assignment To-Do List:

- Quizzes 1-20 on Canvas - Note: Quizzes will disappear from Canvas at 11:59pm
- Final Exam on Canvas - Note: the exam will disappear from Canvas at 11:59pm
~No Grace Period, No Exceptions!~