SOUTHEAST COMMUNITY COLLEGE
BUSINESS DIVISION
Business Program
Revision Date: 08-18-25

I. CATALOG DESCRIPTION

Course Number: BSAD2105
Course Title: Principles of Banking
Prerequisite(s): None

Catalog Description: An introductory study and overview of the role of banks in business. The course will cover types of financial institutions, the Federal Reserve System, various services provided by banks, ethical issues, security, fraud, banking terminology, and marketing within the banking system.

Credit Hours: 3.0
Class Hours: 45
Lab Hours: 0
Total Contact Hours: 45

II. COURSE OBJECTIVES: *Course will teach students to*

A. Differentiate between the types of financial institutions
B. Become familiar with development of U.S. banking system
C. List the basic structure and function of the banking system in the United States
D. Describe the Federal Reserve System and its role in banking
E. Explain various monetary transactions that take place in the banking system
F. Provide an overview of the security and fraud issues banks must deal with in modern markets
G. Identify the various services and products provided by banks
H. Identify the marketing functions within the banking system

III. STUDENT LEARNING OUTCOMES AND GENERAL EDUCATION LEARNING OUTCOMES

A. Student Learning Outcomes: *Students will be able to*

1. Identify and explain the role of banks and financial institutions in the economy
2. Describe how the banking system works
3. Distinguish between the different types of financial institutions
4. Compare and contrast banking systems of the past to modern banking methods
5. Identify and discuss the Federal Reserve System and its role in the banking system
6. Summarize modern banking's role, both domestically and internationally, in regards to the Federal Reserve System
7. Explain FDIC and other consumer protection processes in the banking system
8. Identify and explain the U.S. money supply, as well as its creation and circulation
9. Demonstrate knowledge of interest and interest rates
10. Identify and differentiate between types of deposit accounts, interest-bearing accounts, flow of deposits, and deposit regulations
11. Demonstrate knowledge and explain function of negotiable instruments, presenting checks for payments, processing of checks and changing forms of payments in the banking system
12. Identify and explain consumer credit and loan types, as well as consumer credit policies
13. Explain prevention methods used by the banking system for robbery, fraud, scams, and identity theft prevention
14. Give examples of ethics in banking systems

15. Identify and apply public relations, marketing, and advertising methods utilized in the modern banking system

B. General Education Learning Outcomes (GELOs)

1. GELO 6: Career and Life Skills
Outcome 3: Demonstrate financial literacy.

IV. CONTENT/TOPICAL OUTLINE

A. Introduction to the banking system, including creation of national currency, banking before 1913, and the modern banking system

B. Understand the role of banks in the economy and how the banking system works

C. Describe various financial institutions including, but not limited to, commercial banks, credit unions, mutual savings banks, savings and loan associations, and other non-depository intermediaries

D. The Federal Reserve System's structure, monetary policy, and international role

E. Consumer Protection within the banking system

F. Signs of a financially sound bank

G. The money supply's creation and circulation

H. Understanding interest and interest rates and correlation to bank products and services

I. Depository accounts, including interest-bearing accounts, flow of deposits and deposit regulations

J. Types of negotiable instruments, including check payments, processing and other forms of payment

K. Consumer loans and consumer loan theory

L. Granting and analyzing credit

M. Cost of credit

N. Bank loans and policies

O. Ethics in banking

P. Robbery prevention and response

Q. Identity theft, fraud and scams in banking system

V. INSTRUCTIONAL MATERIALS

A. Required text(s): Hubbard, Glenn, and Anthony O'Brien. *MyLab Economics with Pearson eText Access Code for Money, Banking, and the Financial System*. Current Edition. Pearson.

B. Other Supplies/Materials: Per instructor's discretion

VI. METHODS OF PRESENTATION/INSTRUCTION

A. Explanation and/or lecture

B. Video presentation

C. Student reports

D. Role play

E. Guest speaker

F. Small group activities

G. Discussion

H. PowerPoint presentation

I. Field trips

J. Internet activities

VII. METHODS OF EVALUATION

A. SCC STANDARD GRADING SCALE POLICY

A+	95-100	C+	75-79
A	90-94	C	70-74
B+	85-89	D+	65-69
B	80-84	D	60-64
		F	Below 60

VIII. SPECIFIC COURSE REQUIREMENTS

A. None