Instructor Contact Information:

Instructor: Jane Himarios
Office: 315 Business Building
Phone: 817-272-3293 or, if no answer, 817-272-3061
Email Address: Use the mail link in the course menu to send a mail message to your instructor
Website: [http://economics.uta.edu/facpages/JHimarios/jsh.htm](http://economics.uta.edu/facpages/JHimarios/jsh.htm)
Mailing Address: Box 19479
Department of Economics
UTA
Arlington, TX 76019
Office Hours: Mondays and Wednesdays 1-3

Description of Course Content:

ECON 3303, Money and Banking, describes the monetary and banking systems of the United States, including the problems of money and prices, proper organization and functioning of commercial banking and Federal Reserve systems, problems of monetary standards, and credit control and recent monetary and banking trends. The overall relationships and dominance of the workings of the Federal Reserve System and monetary policy and the resulting impacts on the economy are examined.

Student Learning Outcomes:

After completing this course, the student will be able to:
1. Explain the role of financial markets and financial intermediaries in the financial system.
2. Analyze interest rates using the bond market.
3. Explain the fundamentals of bank management and bank regulation.
4. Describe monetary policy.
5. Analyze the macroeconomy using economic models.
6. Discuss the relationship between money and inflation.

**Required Textbook:**

*Title: Money, Banking, and Financial Markets, 1st edition*
*Author: Laurence M. Ball*
*Publisher: Worth*
*ISBN 0-7167-5934-9*

⚠️ Do not enroll in this course if you cannot afford to buy the textbook, because careful study of the textbook is necessary to pass the class.

An optional study guide is available. It is not required.

*Title: Study Guide to Accompany Money, Banking, and Financial Markets, 1st edition*
*Author: Richard G. Stahl*
*Publisher: Worth*
*ISBN 1-4292-0600-4*

**Prerequisites and Special Requirements:**

**Special Requirements**
You may have to pay proctoring fees for the two exams

**Prerequisites**
Principles of Macroeconomics and college algebra
Assignments, Due Dates, and Grading Policy:

This course is composed of 18 lessons and two exams. Each lesson requires you to:

1. Read material from the textbook
2. Complete the Digging Deeper Exercises
3. Learn the Key Terms
4. Visit the Discussion Board
5. Complete the Multiple Choice Quiz
6. Finish the Completion Check List Quiz

Lessons are due in groups of 3, for example, Lessons 1, 2, and 3 are all due on Tuesday, February 2nd at 10pm. You must take Exam 1 during the 8th week of class. You must take Exam 2 on Monday, Tuesday, or Wednesday of final exam week.

Your lessons and exams are due as follows:

<table>
<thead>
<tr>
<th>Assignment</th>
<th>Coverage</th>
<th>Due Date</th>
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</thead>
<tbody>
<tr>
<td>Lesson 1</td>
<td>The Financial System</td>
<td>10pm Tuesday February 2nd</td>
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<tr>
<td>Lesson 2</td>
<td>Money and Central Banks</td>
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<td>Lesson 3</td>
<td>Asset Prices and Interest Rates</td>
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<tr>
<td>Lesson 4</td>
<td>What Determines Interest Rates</td>
<td>10pm Tuesday February 16th</td>
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<td>Lesson 5</td>
<td>Securities Markets</td>
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<td>Lesson 6</td>
<td>Foreign Exchange Markets</td>
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<td>Lesson 7</td>
<td>Asymmetric Information in the Financial System</td>
<td>10pm Tuesday March 2nd</td>
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<tr>
<td>Lesson 8</td>
<td>The Banking Industry</td>
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<td>Lesson 9</td>
<td>The Business of Banking</td>
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<tr>
<td>Exam 1</td>
<td>Lessons 1-9</td>
<td>Must be taken between Monday March 8th and Friday March 12th</td>
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<tr>
<td>Lesson 10</td>
<td>Bank Regulation</td>
<td>10pm Tuesday March 30th</td>
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<td>Lesson 11</td>
<td>The Money Supply and Interest Rates</td>
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<td>Lesson 12</td>
<td>Short-Run Economic Fluctuations</td>
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<td>Lesson 13</td>
<td>Economic Fluctuations. Monetarv</td>
<td>10pm Tuesday April 13th</td>
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<tr>
<td>Lesson</td>
<td>Title</td>
<td>Date</td>
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<td>14</td>
<td>Policy, and the Financial System</td>
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<tr>
<td>15</td>
<td>Inflation and Deflation</td>
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<tr>
<td>16</td>
<td>Policies for Economic Stability</td>
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<tr>
<td>17</td>
<td>Monetary Institutions and Strategies</td>
<td>10pm Tuesday April 27th</td>
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<tr>
<td>18</td>
<td>Monetary Policy and Exchange Rates</td>
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<tr>
<td>Exam 2</td>
<td>Financial Crises</td>
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<td></td>
<td>Lessons 10-18</td>
<td>Must be taken between</td>
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<td></td>
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<td>Monday May 10th and</td>
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<td></td>
<td></td>
<td>Wednesday May 12th</td>
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</tbody>
</table>

Your Multiple Choice Quiz average will consist of your 18 multiple choice quiz grades weighted equally. Each Multiple Choice Quiz is due by the deadline for its corresponding lesson.

All other lesson elements (textbook reading, Digging Deeper exercises, key term memorization, and discussion board visit) are graded based on completion by due date. To receive credit, you will take a Completion Check List Quiz for each lesson. Your completion grade average will consist of your 18 completion check list quiz grades weighted equally. Each completion check list quiz is due by the deadline for its corresponding lesson.

Important note: The multiple choice quizzes and the completion check list quizzes can be taken unlimited times. For each quiz, the highest grade earned before the lesson deadline is the one that will be used in grade calculations.

Course grade = (multiple choice quiz average x .25) + (exam 1 x .25) + (exam 2 x .25) + (completion grade average x .25)

A   90-100
B   80-89
C   70-79
D   60-69
F   59 and below
**Time Requirements for This Course:**

A general rule of thumb is that a “C” student will spend 3 hours outside of class for every 1 hour in class. Since this is a 3-credit hour course, if it were a live class rather than an online class the typical “C” student would spend 45 hours in class and 135 hours outside of class for a total of 180 hours over the semester spent learning the subject matter. As an online student, all of your time will be spent “outside of class” (online and with your textbook), but you should plan to spend 180 hours over the semester learning the subject matter.

If economics comes easily to you, you may be able to spend less time on this course and still earn a “C.” But if economics is generally difficult for you, you may have to spend more time on this course to get the same result.

Also, if you want to earn an “A” or a “B,” rather than a “C,” you may have to spend more time on this course.

**Exams and Late Work Policy:**

**Exams**

Each exam period will last 90 minutes. Each exam consists of short essays and problem-solving questions.

You do not take your exams online; instead, you must have your exams proctored by me or by a university proctoring service approved by me.

As a courtesy, I will offer a free testing session for both exams on campus at 2pm on the Tuesday of the week they are due. I have requested classrooms for these testing sessions and will tell you the classroom location once I know it.

If you have a conflict with these exam times, then you must arrange to have your exam proctored by an approved proctoring service. Final exams scheduled for “live” UTA classes take precedence over the free testing session that I schedule during exam week. If you have a final exam that conflicts with my 2pm free testing session, you
must use a proctoring service for exam 2.

If you live close to campus I suggest that you consider using UTA Testing Services. There is a charge for using this service that is not covered by your tuition for this course. Go to [http://www.uta.edu/uac/testing/correspondence](http://www.uta.edu/uac/testing/correspondence) for details.

If you live too far away to use UTA testing, then you must find a university proctoring service, give me information about it (name of proctoring service, contact name, email address, phone number), and get my permission to use it.

You have to tell me where you plan to take the exams by the dates shown on the course calendar.

You must show a driver's license or UTA ID to take your exam.

**Late Work Policy**

I will approve make-ups for missed exams on a case-by-case basis, and will require verifiable documentation of your excuse.

I *never* accept late work for other graded elements of the course. Plan ahead so that you do not miss a deadline. I suggest that you plan to submit everything one week before its actual deadline. That way if you have problems with your job, your family, or your computer you won’t incur a penalty for late work.

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**Attendance, Drop, and Grade Grievance Policies:**

**Attendance Policy**

This course is delivered online. There are no class meetings.

**Drop Policy**

It is the student’s responsibility to complete the course or withdraw from the course in accordance with UTA regulations. See the UTA calendar for the last drop date this semester.

**Grade Grievance Policy**

You have one calendar year from the date the grade is assigned to initiate any
Individuals with Disabilities Act:

As a faculty member, I am required by law to provide "reasonable accommodations" to students with disabilities, so as not to discriminate on the basis of that disability. Student responsibility primarily rests with informing faculty of their need for accommodation and in providing authorized documentation through designated administrative channels.

Go to the UTA Office for Students with Disabilities website for more information regarding specific diagnostic criteria and policies for obtaining academic accommodations. Their on-campus office is located in room 102 of University Hall, or they can be called at (817) 272-3364.

Academic Integrity:

It is the philosophy of The University of Texas at Arlington that academic dishonesty is a completely unacceptable mode of conduct and will not be tolerated in any form. All persons involved in academic dishonesty will be disciplined in accordance with University regulations and procedures. Discipline may include suspension or expulsion from the University.

"Scholastic dishonesty includes but is not limited to cheating, plagiarism, collusion, the submission for credit of any work or materials that are attributable in whole or in part to another person, taking an examination for another person, any act designed to give unfair advantage to a student or the attempt to commit such acts." (Regents' Rules and Regulations, Series 50101, Section 2.2)
Student Resources:

Student Success Programs

The University of Texas at Arlington supports a variety of student success programs to help you connect with the University and achieve academic success. These programs include learning assistance, developmental education, advising and mentoring, admission and transition, and federally funded programs. Students requiring assistance academically, personally, or socially should contact the Office of Student Success Programs at 817-272-6107 for more information and appropriate referrals.

Final Review Week

A period of five class days prior to the first day of final examinations in the long sessions shall be designated as Final Review Week. The purpose of this week is to allow students sufficient time to prepare for final examinations. During this week, there shall be no scheduled activities such as required field trips or performances; and no instructor shall assign any themes, research problems or exercises of similar scope that have a completion date during or following this week unless specified in the class syllabi. During Final Review Week, an instructor shall not give any examinations constituting 10% or more of the final grade, except makeup tests and laboratory examinations. In addition, no instructor shall give any portion of the final examination during Final Review Week. Classes are held as scheduled during this week and lectures and presentations may be given.

Librarian to Contact

For assistance with library research, you may contact Carol Byrne, UTA Business Librarian for Economics, through her E-Office.

E-Culture Policy

The University of Texas at Arlington has adopted the University email address as an official means of communication with students. Through the use of email, UT-Arlington is able to provide students with relevant and timely information, designed to facilitate student success. In particular, important information concerning registration, financial aid, payment of bills, and graduation may be sent to students through email.

All students are assigned an email account; go to the MavMail website for information about activating and using this email service. New students (first semester at UTA) are able to activate their email account 24 hours after registering for courses. There is no additional charge to students for using this account. and it remains active.
as long as a student is enrolled at UT-Arlington. You are responsible for checking your email regularly.

Wall Street Journal Search:

Many Wall Street Journal articles are referenced in this course. To access these articles, use the UTA library’s Wall Street Journal search database at http://library.uta.edu/JDBC/DBs/dbAtoZ.jsp#w. Click on “Wall Street Journal” and enter appropriate search terms and dates to find the article you want.

What Do I Do?:

Here are some (fortunately not very common) problems and their solutions.

<table>
<thead>
<tr>
<th>If you</th>
<th>Then</th>
</tr>
</thead>
<tbody>
<tr>
<td>Don’t understand a concept</td>
<td>Use the discussion board to ask your classmates and me for help. You can also call me for help.</td>
</tr>
<tr>
<td>Don’t know the due dates</td>
<td>Remember that lessons are due in sets of three. The due dates are listed in the syllabus and on the course calendar.</td>
</tr>
<tr>
<td>Miss a lesson deadline</td>
<td>I <em>never</em> accept late work for other graded elements of the course. Plan ahead so that you do not miss a deadline. I suggest that you plan to submit everything one week before its actual deadline. That way if you have problems with your job, your family, or your computer you won’t incur a penalty for</td>
</tr>
<tr>
<td>Have another final that conflicts with the free exam 2 testing</td>
<td>Final exams scheduled for “live” UTA classes take precedence over the free testing session that I schedule during exam week. If you have a final exam that conflicts with my 2pm free testing session, you must use a proctoring service for exam 2.</td>
</tr>
<tr>
<td>---</td>
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</tr>
<tr>
<td>Miss an exam</td>
<td>I will approve make-ups for missed exams on a case-by-case basis, and will require verifiable documentation of your excuse.</td>
</tr>
<tr>
<td>Find a broken URL</td>
<td>Post it to the discussion board for the lesson where you found it, along with the assignment number, and I will reply with an update. For each broken link I will give one point of extra credit on the final exam to the first student to use the discussion board to alert me.</td>
</tr>
<tr>
<td>Find a typo</td>
<td>I will give you extra credit for alerting me to typos and grammatical errors. For each occurrence I will give one point of extra credit on the final exam to the first student to use the discussion board to alert me.</td>
</tr>
<tr>
<td>Have a problem that’s not on this list</td>
<td>Use the mail feature or call me and I’ll try to help you.</td>
</tr>
</tbody>
</table>