

BUSAD135 : Money And Banking

General Information

Author:	<ul style="list-style-type: none">Sophia PossidonShahverdian, Shant
Course Code (CB01) :	BUSAD135
Course Title (CB02) :	Money And Banking
Department:	BUSAD
Proposal Start:	Fall 2024
TOP Code (CB03) :	(0504.00) Banking and Finance
CIP Code:	(52.0803) Banking and Financial Support Services.
SAM Code (CB09) :	Possibly Occupational
Distance Education Approved:	No
Will this course be taught asynchronously?:	No
Course Control Number (CB00) :	CCC000289565
Curriculum Committee Approval Date:	02/28/2024
Board of Trustees Approval Date:	04/16/2024
Last Cyclical Review Date:	02/28/2024
Course Description and Course Note:	BUSAD 135 is a course designed to help students secure employment with investment banking houses, commercial banks, finance companies, stock and commodity exchanges, and securities dealers. It is a study of the American monetary system and American financial institutions. The course allows students to obtain a critical understanding of the Federal Reserve structure, monetary and fiscal policy, and the commercial banking process.
Justification:	Mandatory Revision
Academic Career:	<ul style="list-style-type: none">Credit

Academic Senate Discipline

Primary Discipline:	<ul style="list-style-type: none">Business
Alternate Discipline:	No value
Alternate Discipline:	No value

Course Development

Basic Skill Status (CB08) Course is not a basic skills course.	Course Special Class Status (CB13) Course is not a special class.	Grading Basis <ul style="list-style-type: none">Grade with Pass / No-Pass Option
<input type="checkbox"/> Allow Students to Gain Credit by Exam/Challenge	Pre-Collegiate Level (CB21) Not applicable.	Course Support Course Status (CB26) Course is not a support course

Transferability & Gen. Ed. Options

General Education Status (CB25)

Not Applicable

Transferability

Transferable to CSU only

Transferability Status

Approved

Units and Hours

Summary

Minimum Credit Units (CB07)	3
Maximum Credit Units (CB06)	3
Total Course In-Class (Contact) Hours	54
Total Course Out-of-Class Hours	108
Total Student Learning Hours	162

Credit / Non-Credit Options

Course Type (CB04)

Credit - Degree Applicable

Noncredit Course Category (CB22)

Credit Course.

Noncredit Special Characteristics

No Value

Course Classification Code (CB11)

Credit Course.

Variable Credit Course

Funding Agency Category (CB23)

Not Applicable.

Cooperative Work Experience

Education Status (CB10)

Weekly Student Hours

	In Class	Out of Class
Lecture Hours	3	6
Laboratory Hours	0	0
Studio Hours	0	0

Course Student Hours

Course Duration (Weeks)	18
Hours per unit divisor	0
Course In-Class (Contact) Hours	
Lecture	54
Laboratory	0
Studio	0
Total	54
Course Out-of-Class Hours	
Lecture	108
Laboratory	0
Studio	0
Total	108

Time Commitment Notes for Students

No value

Units and Hours - Weekly Specialty Hours

Activity Name

Type

In Class

Out of Class

No Value

No Value

No Value

No Value

Pre-requisites, Co-requisites, Anti-requisites and Advisories

No Value

Entry Standards

Entry Standards

Course Limitations

Cross Listed or Equivalent Course

Specifications

Methods of Instruction

Methods of Instruction

Lecture

Methods of Instruction

Discussion

Methods of Instruction

Multimedia

Methods of Instruction

Collaborative Learning

Methods of Instruction

Demonstrations

Out of Class Assignments

- Reading, researching, reporting on assigned topics (e.g. early use of money, functions of the reserve bank, and etc.)

Methods of Evaluation

Exam/Quiz/Test

Exam/Quiz/Test

Exam/Quiz/Test

Rationale

Quizzes

Midterm exam

Final exam

Textbook Rationale

No Value

Textbooks

Author	Title	Publisher	Date	ISBN
Stephen Cecchetti	Money and Banking the Financial Markets	McGraw-Hill Education	2020	9781260226782

Other Instructional Materials (i.e. OER, handouts)

No Value

Materials Fee

No value

Learning Outcomes and Objectives

Course Objectives

Explain the financial system in terms of basic monetary theory and policy.

Explain the relationship between current monetary policy and current economic conditions.

Explain how the structure of the international financial system affects monetary policy.

Evaluate possible credit and loan inequity within U.S. banking systems.

SLOs

Explain the commercial banking process.

Expected Outcome Performance: 70.0

ILOs
Core ILOs Communicate clearly, ethically, and creatively; listen actively and engage respectfully with others; consider situational, cultural, and personal contexts within or across multiple modes of communication.

BUSAD
General Business -
Certificate Recognize, analyze, and assess current economic challenges facing global and domestic businesses.

BUSAD
General Business - A.S.
Degree Major Recognize, analyze, and assess current economic challenges facing global and domestic businesses.

Explain money and its functions.

Expected Outcome Performance: 70.0

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Core ILOs Communicate clearly, ethically, and creatively; listen actively and engage respectfully with others; consider situational, cultural, and personal contexts within or across multiple modes of communication.

BUSAD
General Business -
Certificate Recognize, analyze, and assess current economic challenges facing global and domestic businesses.

BUSAD
General Business - A.S.
Degree Major Recognize, analyze, and assess current economic challenges facing global and domestic businesses.

Explain monetary and fiscal policies.

Expected Outcome Performance: 70.0

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Additional SLO Information

Does this proposal include revisions that might improve student attainment of course learning outcomes?

No

Is this proposal submitted in response to learning outcomes assessment data?

No

If yes was selected in either of the above questions for learning outcomes, explain and attach evidence of discussions about learning outcomes.

No Value

SLO Evidence

No Value

Course Content

Lecture Content

Money and Credit (3 hours)

- Barter

- Early mediums of exchange
- Definitions of money
- Credit and credit instruments
- Value and price
- Function of banking
- Need for credit control

Monetary Standards (3 hours)

- Commodity standards
- Flat Standards

Money in the United States – Before 1934 (3 hours)

- Money in the American colonies
- Bland-Allison Act
- Sherman Silver Purchase Act
- Federal Reserve Act
- Post-war gold standards
- Inflation Act of

Money in the United States – Today (3 hours)

- Gold Reserve Act of 1934
- New monetary system
- Bank deposits
- Cultural diversity in banking 19th and 20th centuries (ex. Freedman's Savings Bank, Chinese-American Bank of Commerce, etc.)

Evolution of Banking (3 hours)

- Banking of antiquity
- Banking on roman times
- Money lending in the dark Ages
- Banks of the 17th and 18th centuries
- Colonial banking
- Banking developments prior to the Civil War

American Banking institutions (3 hours)

- The 19th century
- Safety fund and free banking
- Bank secured notes
- Independent Treasury system
- Present banking institutions
- Government banking institutions

Organizing a Bank (3 hours)

- Motives for organizing a new bank
- Prerequisites for a successful bank
- Locating the bank
- Procedures of organization
- Changing from state to National Charter
- Closing a bank

Bank Notes and Deposits (3 hours)

- Notes and deposits compared
- Qualities of good banknotes
- Federal Reserve Act and National bank notes
- The deposit function
- Federal deposit insurance
- Failure of insured banks

Loans and Discounts (3 hours)

- Character of deposits
- Business cycles
- Self-liquidity vs. shift ability
- Prohibited loans
- Group and branch bank credits

Credit Department (3 hours)

- Services of the credit department
- Sources of credit information
- Work of the credit investigator
- Relation of the credit department to other departments
- Group and branch bank credits

Bank Investment (3 hours)

- Role of investments
- Borrowing on investments
- Real estate loans

Interbank Relations (3 hours)

- Local clearings
- Other cleaning house functions
- Pros and cons of branch banking
- The role of group banking

The Federal Reserve System (3 hours)

- Functions of reserve banks
- Advances to non-member banks
- Open market operations
- Fiscal agents for the government
- Treasury deposits
- Foreign deposits

Credit control in the United States (3 hours)

- Powers of reserve authorities
- Managed currency
- Credit control in wartime

Financing the consumer (3 hours)

- The average person and credit
- Survey of personal credit institutions

Savings Banking 3 (hours)

- Nature of savings banking
- Mutual savings bank operation
- Investments in savings banks

International Trade and Transactions (2 hours)

- The economic basis of International trade
- Balance-of-payments
- United States balance-of-payment

International Monetary Problems (2 hours)

- International trade and domestic economy
- Fixed vs. flexible exchange rates
- International monetary developments since World War II
- International Monetary Fund (IMF) and International Bank for Reconstruction and Development (IBRD)
- Special Drawing rights

Understanding Money (Real World Focus) (2 hours)

- Stocks and Bonds
- Measuring the health of the economy
- Changing the value of money

Recent Issues in Finance (2 hours)

- Savings and Loan (S & L) crisis: costs and lessons
- Story of junk bonds
- Banking in 2000 AD

Total Hours: 54

Additional Information

Is this course proposed for GCC Major or General Education Graduation requirement? If yes, indicate which requirement in the two areas provided below.

No

GCC Major Requirements

No Value

GCC General Education Graduation Requirements

No Value

Repeatability

Not Repeatable

Justification (if repeatable was chosen above)

No Value

Resources

Did you contact your departmental library liaison?

No

If yes, who is your departmental library liaison?

Aisha Conner-Gaten (Business, ESL-Credit)

Did you contact the DEIA liaison?

No

Were there any DEIA changes made to this outline?

No

If yes, in what areas were these changes made:

No Value

Will any additional resources be needed for this course? (Click all that apply)

No Value

If additional resources are needed, add a brief description and cost in the box provided.

No Value