

# Money and Banking

## ECON 3303

### Syllabus

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- Web page: <http://www.uta.edu/faculty/crowder/>
- Office Hours: by appointment.
- **TEXT:** [The Economics of Money, Banking and Financial Markets](#), Frederic S. Mishkin, Addison-Wesley
- **PREREQUISITES:** Principles of macroeconomics and college algebra.
- **GRADING:** Grades will be based on four out of five exams.

#### POINTS:

Exam # 1 (Ch. 1-4)	100	Thursday June 6, 2013	
Exam # 2 (Ch. 5-7)	100	Thursday June 13, 2013	
Exam # 3 (Ch. 8-9)	100	Thursday June 20, 2013	
Exam # 4 (Ch. 10,13-14)	100	Monday July 1, 2013	
Final Exam	200	<a href="#">Wednesday July 3, 2013</a>	8:00-10:30 a.m.
Total	500	3 highest exam scores + Final	

#### SCALE:

100-90%	A
89-80%	B
79-70%	C
60-60%	D
Below 60%	F

#### Course Objectives

Monetary and banking systems of the United States, including the problems of money and prices, proper organization of commercial banking and Federal Reserve systems, problems of monetary standards, and credit control and recent trends. The overall relationships and dominance of the workings of the Federal Reserve System and monetary policy on the economy are examined.

<b>Course Outline</b>	
<b>Section</b>	<b>Topic</b>
Introduction	Introduction
	Overview of the Financial System
	What is Money?
Interest Rates	Understanding Interest Rates
	Behavior of Interest Rates
	Risk and Term Structure of Interest Rates
	The Stock Market
Banking	Economic Analysis of Financial Structure
	Financial Crises and the Subprime Meltdown
	The Banking Firm Management
	Economic Analysis of Bank Regulation
	The Banking Industry
Monetary Policy	Structure of the Federal Reserve
	Money Supply Process
	The Tools of Monetary Policy
	Goals and Targets of Monetary Policy

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### Drop Policy

It is the student's responsibility to complete the course or withdraw from the course in accordance with University policy. Students are strongly encouraged to verify their grade status before dropping a course after the first withdrawal date. A student who drops the first withdrawal date may receive an F in the course if the student is failing at the time the course is dropped. The first withdrawal date that you can drop this course, and still receive an automatic "W" is **June 24, 2013**. It is the responsibility of the student to be aware of upcoming deadlines for drops/withdrawals. Neither the instructor nor the department of economics will

### Non-Payment of Fees Policy

Students who have not paid their fees by the census date and are dropped for non-payment cannot receive a grade in any circumstances. Emergency loans are available from the Financial aid Office.

### Academic Integrity

The UTA Student Handbook contains the following statement on academic dishonesty:

"It is the philosophy of The University of Texas at Arlington that academic dishonesty is a completely unacceptable form 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."

"Scholastic dishonesty includes but is not limited to cheating, plagiarism, collusions, the submission of false materials that are attributable in whole or in part to another person, taking an examination for another person, or giving unfair advantage to a student or the attempt to commit such acts." (Regents' *Rules and Regulations*, Section 3, Subsection 3.2 Subdivision 3.22)

University procedures concerning academic dishonesty will be enforced. To discourage dishonesty during exams to be taken in this class:

- No backpacks, book bags, purses, etc. will be allowed in the classroom during exams.
- No calculators will be allowed during exams.
- ID must be presented when requested by instructor or TA.
- No one will be admitted late to an exam after the first exam has been turned in.

### Students with Disabilities

If you require an accommodation based on disability, I would like to meet with you in the privacy of my office to be sure you are appropriately accommodated.

### Grade Grievances

You have one calendar year from the date the grade is assigned to initiate any grievance. The normal academic process is 1) instructor, 2) department chair, 3) academic dean, and 4) the Provost.

### Make-up Exams

Because the privilege of make-up exams in this course has been so routinely abused, ***there will be no make-up exams***, that will be the exam that is dropped. If two or more exams are missed, the course grade will be calculated on the basis of the remaining exams. I will make no exceptions to this policy. It is your responsibility to be in class for each of the

### NetID

Each student at UTA is automatically given a computer account that UTA refers to as a "NetID." The NetID is used for registering for classes. They do not need to take any additional action to activate or request an account. Some services that are provided access to are listed at the end of this message.

Student NetIDs follow the format 'FML####', where FML is their First, Middle and Last initial, and #### is their Student ID number. The default password for students is in the format 'MMDDYY##' where MMDDYY is the FIRST two numbers in their UTA Student ID number. **Before a student can use any of their network resources, they must create a unique password.** The student can do this online at <http://www.uta.edu/changeपा> or on a computer in an OIT computer lab <http://oit.uta.edu/clientservices/labs>. Additional account maintenance (manage profile, create alias) is available at <http://oit.uta.edu/selfservice>. With their NetID, students can:

- \* Log on to the computers in the labs provided by OIT
- \* Log on to the wireless network provided in certain areas on campus
- \* Log on to the network connection provided in their dorm room/apartment
- \* Access their MavMail account for e-mail on and off campus (<http://owa.uta.edu>)
- \* Connect to their J: Drive for 100 MB of personal network storage which is accessible from almost any internet connection
- \* Student personal web space for class projects or just their own place on the web

### MavMail

During the Fall semester of 2005, UTA introduced MavMail. UT-Arlington has adopted MavMail (e-mail) as the primary method of communication with students. Currently, students are expected to check MavMail each week. There is no additional charge for using the MavMail account. Once created, the account stays active as long as a student is enrolled at UT-Arlington. All students enrolled for Fall 2005 are required to change their UT-Arlington e-mail address to a new format (Lastname.Firstname@uta.edu). The old address, which included the student's initials and a portion of the UTA Student ID number, must be re-

by the student from a list of predetermined options. First time enrollees at UT-Arlington are able to access the after registering for classes and are expected to do so. Please keep in mind that in choosing a new e-mail address changed. More information about MavMail is available at <http://www.uta.edu/email>.

### Printing Quota

The Office of Information Technology and the University Library have designed a Student Print Management quota, prorated by semester to be given to each student. The quota system will be regulated through a student must be swiped to print pages. Students enrolling in Spring 2006 will be assigned a \$100.00 printing allowance quota allows students a total of 1,000 black-and-white pages printed on one side of paper, or 1,332 black-and-sides of paper. More information on student printing in OIT Computer Labs is available at <http://oit.uta.edu/c>

Faculty who assign 50 + pages per semester are being encouraged to order a Course Pack through Campus Print available with class textbooks rather than assigning the students to do their own printing. One large print assigned a student's account for the semester and affect the print needs for their other courses. A course pack is a more charge a student would incur after their quota has been met, as well as saving the time necessary for each student. For Course Pack information, please contact Campus Printing at (2) 3573. For Student Printing Account information office at (2) 2645.

As always, we are ready to help! If you have any questions or would like a member of OIT to come and speak resources available to them, please give us a call on (817) 272-2208 or e-mail us at [helpdesk@uta.edu](mailto:helpdesk@uta.edu).

Erin Morgan  
OIT Computer Help Desk  
First Floor Central Library  
p. 817.272.2208  
f. 817.272.2063  
e. [helpdesk@uta.edu](mailto:helpdesk@uta.edu)  
w: <http://oit.uta.edu/clientservices>

### Bomb Threats

Effective April 8, 1997, the College of Business Administration has adopted a policy to deal with the classroom threats in the building. (A) Section 22.07 of the Texas Criminal Law Statutes governs terrorist threats and class misdemeanors. Section 12.21 of the Texas Criminal Law Statutes states that a Class A misdemeanor is punishable by \$4,000, (2) a jail term of not more than one year, or (3) both such a fine and confinement. (B) If anyone is aware that UTA will soon have technology to trace phone calls. (C) Every effort will be made to avoid cancellations caused by bomb threats to the Business Building. Unannounced alternate sites will be available for these classes with a scheduled test or presentation arrives and the building has been closed due to a bomb threat, the student the alternate class site notice which will be posted on/near the main doors on the south side of the Business Building received while class is in session, your instructor will ask you to leave the building and reconvene at another location. Provide information leading to the successful prosecution of anyone making a bomb threat will receive one semester credit. The Maverick Garage across from the Business Building. UTA's Crimestoppers will provide a reward to anyone providing an arrest. To make an anonymous report, call 817-272-5245.