

Money and Banking

ECON 3303

Syllabus

- Prof. William J. Crowder, PhD, Economics
- Office: 321 Business Building
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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, Pearson, 11th Edition.
- **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, Feb 9, 2017	
Exam # 2 (Ch. 5-7)	100	Thursday, Mar 9, 2017	
Exam # 3 (Ch. 8-12)	100	Thursday, Apr 13, 2017	
Exam # 4 (Ch. 13-16)	100	Thursday, May 4, 2017	
Final Exam	100	<u>Tuesday, May 9, 2017</u>	11:00a.m.-12:20 p.m.
Total	400	4 highest exam scores	

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 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.

Course Outline		
Section	Topic	Chapters
Introduction	Introduction	1
	Overview of the Financial System	2
	What is Money?	3
Interest Rates	Understanding Interest Rates	4
	Behavior of Interest Rates	5
	Risk and Term Structure of Interest Rates	6
	The Stock Market	7
Banking	Economic Analysis of Financial Structure	8
	Financial Crises	12
	Banking and Management of Financial Institutions	9
	Economic Analysis of Financial Regulation	10
	Structure of the Financial System	11
Monetary Policy	Structure of the Federal Reserve	13
	Money Supply Process	14
	The Tools of Monetary Policy	15
	Goals and Targets of Monetary Policy	16

Drop Policy

It is the student's responsibility to complete the course or withdraw from the course in accordance with University Regulations. Students are strongly encouraged to verify their grade status before dropping a course after the first withdrawal date. A student who drops a course after the first withdrawal date may receive an F in the course if the student is failing at the time the course is dropped. This semester, the last day that you can drop this course, and still receive an automatic "W" is **March 31, 2017**. It is the responsibility of each student to remain informed about upcoming deadlines for drops/withdrawals. Neither the instructor nor the department of economics will assume this responsibility.

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 given. If an exam is missed, that will be the exam that is dropped. If two or more exams are missed, the course grade will be calculated with zero points for the missing exams. I will make no exceptions to this policy. It is your responsibility to be in class for each of the exams.

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 for the course under any circumstances. Emergency loans 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 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."

"Scholastic dishonesty includes but is not limited to cheating, plagiarism, collusions, 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*, Part One, Chapter VI, Section 3, Subsection 3.2 Subdivision 3.22)

University procedures concerning academic dishonest will be enforced. To discourage dishonesty during exams the following measures will 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 the first week of the semester 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 channels are 1) the course instructor, 2) department chair, 3) academic dean, and 4) the Provost.

NetID

Each student at UTA is automatically given a computer account that UTA refers to as a "NetID." The NetID is assigned within 24 hours of registering for classes. They do not need to take any additional action to activate or request an account. Some of the services the NetID provides 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 the last 4 digits in their UTA Student ID number. The default password for students is in the format 'MMDDYY##' where MMDDYY is their date of birth, and ## are the FIRST two numbers in their UTA Student ID number. **Before a student can access any of their network resources, the student must change the default password to a unique password.** The student can do this online at <http://www.uta.edu/changepass> by logging into a computer in an OIT computer lab <http://oit.uta.edu/clientservices/labs>. Additional account maintenance (manage identity, reset password, 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 connected computer.
- * 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 an official means of communication with students. Currently, students are expected to check MavMail each week. There is no additional charge to students for using the MavMail account. Once created, the account stays active as long as a student is enrolled at UT-Arlington. As part of this initiative, all students enrolled for Fall 2005 are required to change their UT-Arlington e-mail address to a new format (<https://oit.uta.edu/createalias>). The old address, which included the student's initials and a portion of the UTA Student ID number, must be replaced with an address selected from a list of predetermined options. First time enrollees at UT-Arlington are able to access their MavMail account 24 hours after registering for classes and are expected to do so. Please keep in mind that in choosing a new e-mail address, your NetID will NOT be changed. More information about MavMail is available at <http://www.uta.edu/en>

Printing Quota

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

Faculty who assign 50 + pages per semester are being encouraged to order a Course Pack through Campus Printing for the Bookstore to make available with class textbooks rather than assigning the students to do their own printing. One large print assignment could potentially strain a student's account for the semester and affect the print needs for their courses. A course pack is a more economical alternative to the charge a student would incur after their quota has been met, as well as saving the time necessary for each student to print large assignments. For Course Pack information, please contact Campus Printing at (214) 357-3573. For Student Printing Account information, contact the Mav Express office at (214) 264-5265.

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

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w: <http://oit.uta.edu/clientservices>