

University of North Texas at Dallas  
Fall 2024  
**SYLLABUS**

Econ 4020-0071: Money & Financial institutions - 3Hrs			
Department of		Business	Division of Business
Instructor Name:	Yonas Lemma		
Office Location	FH 302		
Office Phone:	972-338-1619		
Email Address:	<a href="mailto:Yonas.Lemma@untdallas.edu">Yonas.Lemma@untdallas.edu</a>		
Office Hours:	Tuesdays & Thursdays: 11AM-1pm		
Virtual Office Hours:	Fridays 12pm-4pm.		
Classroom Location:	100% online		
Class Meeting Days & Times:	Any due dates will be specified on canvas, no set date to meet		
Course Catalog Description:	Nature and functions of money; modern banking institutions and Central Banks; credit control and monetary stabilization.		
Prerequisites:	ECON 1100 and ECON 1110		
Co-requisites:	None		
Required Text:	The Economics of Money, Banking and Financial Markets, 13th Edition ISBN-13: 9780136894377 Publisher: Pearson		
Recommended Text and References:			
Access to Learning Resources:	<p>UNT Dallas Library: Founders Hall phone: (972) 338-1616; web: <a href="http://www.untdallas.edu/our-campus/library">http://www.untdallas.edu/our-campus/library</a></p> <p>UNT Dallas Bookstore: Building 1 phone: (972) 780-3652; e-mail: <a href="mailto:1012mgr@fhq.follett.com">1012mgr@fhq.follett.com</a></p> <p><b>Getting Help with Canvas:</b> Canvas 24/7 Phone Support for Students: 1-833-668-8634 Canvas Student Guide - <a href="https://community.canvaslms.com/docs/DOC-10701">https://community.canvaslms.com/docs/DOC-10701</a> <b>For additional assistance</b>, contact Student Assistance (UNT Dallas Distance Learning): DAL1, Room 157 Phone: 972-338-5580 Email: <a href="mailto:distancelearning@untdallas.edu">distancelearning@untdallas.edu</a> If you are working with Canvas 24/7 Support to resolve a technical issue, please keep me updated on the troubleshooting progress. If you have a course-related issue (e.g., course content, assignment trouble, quiz difficulties), please contact me during office hours or by email.</p>		

<b>Course Goals or Overview:</b>	
	The goal of this course is to provide students with the knowledge of money, its functions, effects and implications in a modern economy. Topics to be covered in this course include commercial banking, non- bank financial institutions, money and capital markets, the impact of monetary policy on financial institutions and markets, financial regulations, and an introduction to the international financial system.
<b>Learning Objectives/Outcomes:</b> At the end of this course, the student should	
1	Demonstrate a basic understanding of the nature and origins of money.
2	Explain the role of money in modern economy.
3	Identify the structure and components of financial markets.
4	Explain the role of banking institutions in modern economy.
5	Identify the functions of Central Banks.
6	Discuss the role and tools of monetary policy.
7	Identify the causes and consequences of financial crises;
8	Discuss the role of financial sector regulation.

### Course Outline

This schedule is subject to change by the instructor. Any changes to this schedule will be communicated by email or online announcement.

<b>Time line</b>	<b>Chapters and assignments to be completed</b>
Week 1 Aug.26-Sep.01	Read Chapter 1: Why Study Money, Banking, and Financial Markets? Complete Quiz 1 <b>Complete Discussion Board 1</b>
Week 2 Sep.02-Sept.08	Read Chapter 2: An Overview of the Financial System & Chapter 3: What Is Money? Complete Quiz 2
Week 3 Sep.09-Sept.15	Read Chapter 4: Understanding Interest Rates & Chapter 5: The Behavior of Interest Rates Complete Quiz 3
Week 4 Sep.16-Sep.22	Read Chapter 6: The Risk and Term Structure of Interest Rates Complete Quiz 4
Week 5 Sep.23-sep.29	<b>Complete Discussion Board 2</b> Exam #1 <b>(Includes chapter 1-6)</b>
Week 6 Sep.30-Oct.06	Read Chapter 7: The Stock Market, the Theory of Rational Expectations, and the Efficient Market Hypothesis Complete Quiz 5
Week 7 Oct.07-Oct.13	Read Chapter 8: An Economic Analysis of Financial Structures Complete Quiz 6
Week 8 Oct.14-Oct.20	Read Chapter 10: Economic Analysis of Financial Regulation Complete Quiz 7
Week 9 Oct.21-Oct.27	<b>Complete Discussion Board 3</b> Exam #2 <b>(Includes chapter 7,8 &amp; 10)</b>
Week 10 Oct.28-Nov.03	Read Chapter 11: Banking Industry: Structure and Competition Complete Quiz 8

Week 11 Nov.04-Nov.10	Read Chapter 13: Central Banks and the Federal Reserve System Complete Quiz 9
Week 12 Nov.11-Nov.17	Read Chapter 14: The Money Supply Process Complete Quiz 10 <b>Complete Discussion Board 4</b>
Week 13 Nov.18-Nov.24	Read Chapter 15: The Tools of Monetary Policy Complete Quiz 11
Week 14 Nov.25-Dec.01	Read Chapter 16: The Conduct of Monetary Policy: Strategy and Tactics Complete Quiz 12
Week 15 Dec.02-Dec.08	Read Chapter 22: Aggregate Demand and Supply Analysis & Chapter 23: Monetary Policy Theory Complete Quiz 13
Week 16 Dec.09-Dec.15	Final Exam ( <b>Includes chapter 11,13,14,15,16,22,&amp; 23</b> )

### Course Evaluation Methods

There will be three exams and 13 Quizzes all taken online according the schedules above.

### Grading Matrix

EXAM 1 -----20%  
EXAM 2 ..... 20%  
EXAM 3.....25%  
Quizzes-----25%  
Discussion board-----10%

### Grade Determination:

A = 90% or better  
B = 80 – 89 %  
C = 70 – 79 %  
D = 60 – 69 %  
F = < 60%

### University Policies and Procedures

#### Students with Disabilities (ADA Compliance):

*The University of North Texas Dallas faculty is committed to complying with the Americans with Disabilities Act (ADA). Students' with documented disabilities are responsible for informing faculty of their needs for reasonable accommodations and providing written authorized documentation. Grades assigned before an accommodation is provided will not be changed as accommodations are not retroactive. For more information, you may visit the Student Life Office, Suite 200, Building 2 or call Laura Smith at 972-780-3632.*

#### Student Evaluation of Teaching Effectiveness Policy:

*The Student Evaluation of Teaching Effectiveness (SETE) is a requirement for all organized classes at UNT. This short survey will be made available to you at the end of the semester, providing you a chance to comment on how*

*this class is taught. I am very interested in the feedback I get from students, as I work to continually improve my teaching. I consider the SETE to be an important part of your participation in this class.*

**Assignment Policy:**

All assignments should be submitted on specified due dates. **Late work is not accepted**

**Exam Policy:**

All exams are taken online as scheduled. **No makeup Examinations**

If Exams Require Lockdown browser, it will be specified on canvas.

**Academic Integrity:**

*Academic integrity is a hallmark of higher education. You are expected to abide by the University's code of Academic Integrity policy. Any person suspected of academic dishonesty (i.e., cheating or plagiarism) will be handled in accordance with the University's policies and procedures. Refer to the Student Code of Academic Integrity at [http://www.unt.edu/unt-](http://www.unt.edu/unt-dallas/policies/Chapter%2007%20Student%20Affairs,%20Education,%20and%20Funding/7.002%20Code%20of%20Academic_Integrity.pdf)*

*[dallas/policies/Chapter%2007%20Student%20Affairs,%20Education,%20and%20Funding/7.002%20Code%20of%20Academic\\_Integrity.pdf](http://www.unt.edu/unt-dallas/policies/Chapter%2007%20Student%20Affairs,%20Education,%20and%20Funding/7.002%20Code%20of%20Academic_Integrity.pdf) for complete provisions of this code.*

*In addition, all academic work submitted for this class, including exams, papers, and written assignments should include the following statement:*

**On my honor, I have not given, nor received, nor witnessed any unauthorized assistance that violates the UNTD Academic Integrity Policy.**