



LINCOLN UNIVERSITY

BA 298 I – Special Topics in Business

Spring 2011 Course Syllabus

Class Hours: Tuesday, 12:30 – 3:15 PM

Instructor: Dorothy Sanford, Ph.D.

Contact: sdorothy@aol.com

Text: Barbara Casu; Claudia Girardone; Philip Molyneux: Introduction to Banking, Prentice Hall, 2006 (ISBN: 10 0 273-60302-6)

COURSE DESCRIPTION

This course offers topics of specialized interest in the major fields of study. Case studies and independent research may be included. Topics vary each semester so students should not include this in a concentration unless they know it will be available. This course may be substituted in a concentration once with the permission of the Dean. (3 Units)

BA298 I in the Spring 2011 Semester introduces undergraduate students to a study of the commercial lending business. Borrowing requirements and financial structure for debt financing needs of business are emphasized. Topics include: loan interviewing and credit investigation, financial analysis, loan structuring and negotiation, loan documentation and closing, problem loans and follow-up.

COURSE OBJECTIVES

1. To learn and understand the global banking system.
2. To understand the need for a sound financial system.
3. To familiarize students with the reasons why banks exist, the main services they offer, recent trends and relevant knowledge of international banking.
4. To learn the nature and theory of banking, both in the United States and throughout the world.
5. To understand optimization techniques in the banking world.
6. To analyze the world of banking.
7. To examine banking in the present day context.

METHODOLOGY

The course will be conducted in the form of lectures and discussions on the selected topics. Case studies will be provided when appropriate.

The focus of this course is to show the relevance and application of economics in the banking world and to examine new laws pertaining to this area.

An oral and written report is required on the banking world. The report must not be copied from the internet and this should show knowledge of what the student has learned from the research.

The banking industry has experienced marked changes in recent years as deregulation has allowed banking firms to diversify into the broad financial services area. Commercial banks have become full-service financial firms, offering a range of nontraditional financial services including insurance, securities business, pensions and the like.

This rapidly evolving environment poses both threats and opportunities which will be discussed at length. Capital must be effectively managed and will be the subject of several discussions.

Students will give a presentation.

COMMENTS

- If you miss a class, you are responsible for the material covered.
- Cellular phones must be turned off or the ringing mode silenced.
- Do not hesitate to ask questions or make comments.

METHOD OF EVALUATION

| | |
|------------------------------|-----|
| Test | 40% |
| Attendance and participation | 40% |
| Final examination | 20% |

GRADES

| | |
|--------|---|
| 90-100 | A |
| 80-89 | B |
| 60-79 | C |
| 50-69 | D |
| Under | F |

CLASS SCHEDULE

1. Introduction
2. Money
3. Commercial Banking
4. More Commercial Banking
5. Central Banking
6. Types of Banking
7. International Banking
8. Managing Banking
9. Midterm
10. Banking risk and management
11. Portfolio theory and stocks
12. Bonds and other securities
13. Other financing
14. Review
15. Final

Schedule may be changed to meet the needs of the students.

WELCOME TO THE WORLD OF BANKING.

Revised: 2/16/2011