

CATALOG INFORMATION

Dept and Nbr: BGN 155            Title: INTRO TO BANKING  
Full Title: Introduction to Banking  
Last Reviewed: 12/12/2023

Units		Course Hours per Week		Nbr of Weeks	Course Hours Total	
Maximum	3.00	Lecture Scheduled	3.00	17.5	Lecture Scheduled	52.50
Minimum	3.00	Lab Scheduled	0	6	Lab Scheduled	0
		Contact DHR	0		Contact DHR	0
		Contact Total	3.00		Contact Total	52.50
		Non-contact DHR	0		Non-contact DHR	0

Total Out of Class Hours: 105.00

Total Student Learning Hours: 157.50

Title 5 Category: AA Degree Applicable  
Grading:            Grade Only  
Repeatability:    00 - Two Repeats if Grade was D, F, NC, or NP  
Also Listed As:  
Formerly:

**Catalog Description:**  
Students will receive a comprehensive introduction of fundamental concepts and principles of the banking industry and related financial institutions. The course provides an in-depth overview of banking operations, financial products and services banks provide to consumers and businesses, including deposit accounts; payment processing; electronic banking; lending; financial planning; laws and regulations; and the role banks play in the modern economy.

**Prerequisites/Corequisites:**

**Recommended Preparation:**

**Limits on Enrollment:**

**Schedule of Classes Information:**  
Description: Students will receive a comprehensive introduction of fundamental concepts and principles of the banking industry and related financial institutions. The course provides an in-depth overview of banking operations, financial products and services banks provide to consumers and businesses, including deposit accounts; payment processing; electronic banking;

lending; financial planning; laws and regulations; and the role banks play in the modern economy. (Grade Only)

Prerequisites/Corequisites:

Recommended:

Limits on Enrollment:

Transfer Credit:

Repeatability: Two Repeats if Grade was D, F, NC, or NP

## **ARTICULATION, MAJOR, and CERTIFICATION INFORMATION:**

<b>AS Degree:</b>	<b>Area</b>	<b>Effective:</b>	<b>Inactive:</b>
<b>CSU GE:</b>	<b>Transfer Area</b>	<b>Effective:</b>	<b>Inactive:</b>

<b>IGETC:</b>	<b>Transfer Area</b>	<b>Effective:</b>	<b>Inactive:</b>
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<b>CSU Transfer:</b>	<b>Effective:</b>	<b>Inactive:</b>
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<b>UC Transfer:</b>	<b>Effective:</b>	<b>Inactive:</b>
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**CID:**

**Certificate/Major Applicable:**

Certificate Applicable Course

## **COURSE CONTENT**

### **Student Learning Outcomes:**

At the conclusion of this course, the student should be able to:

1. Explain the roles and responsibilities of different careers within the banking industry.
2. Understand the multifaceted roles of banks.
3. Analyze and explain the operational aspect of banks.
4. Evaluate and compare various banking services.
5. Discuss the interplay between banks, communities, and the economy.

### **Objectives:**

At the conclusion of this course, the student should be able to:

1. Understand the historical development and evolution of the banking industry.
2. Comprehend the various types of financial institutions and their functions.
3. Explore the fundamental principles of banking operations, including deposits, loans, and payment systems.
4. Gain insights into the regulatory framework governing banks and financial services.
5. Analyze the importance of risk management and financial stability in banking.
6. Evaluate the impact of technology and digital banking on the industry.
7. Develop practical skills for personal finance management, including budgeting and saving.
8. Explain banking's role as an ethical member of the local and global communities.
9. Gain awareness of potential careers within the financial services industry.

### **Topics and Scope:**

#### **I. Banks as Service Providers**

- A. Bank employees: roles and responsibilities

- B. Banks and their customers
- C. Banks and the community
- D. Bank competitors
- E. History of banks and their role in the economy
- II. Banks as Businesses
  - A. Banks as financial intermediaries
  - B. Banks as business organizations
  - C. Measuring and evaluating a bank's financial condition and performance
- III. Deposit Accounts
  - A. Deposit account products and related services
  - B. Deposit account ownership
  - C. Opening a deposit account
  - D. Bank deposit regulations
- IV. Payment Systems
  - A. Type of payment systems
  - B. The check payment process
  - C. Check fraud
  - D. Laws and regulations
- V. Electronic Banking
  - A. The history and evolution of electronic banking
  - B. Electronic transaction processing
  - C. Electronic banking and businesses
  - D. Laws and regulations
- VI. Lending
  - A. The lending function
  - B. Loan categories
  - C. The lending process
  - D. Loan policy
  - E. Laws and regulations
- VII. Bank Regulation
  - A. Regulatory agencies
  - B. Review of common regulations - "Banker's Alphabet"
  - C. Protecting customer information
  - D. Fraud schemes
  - E. Safeguarding bank assets
  - F. Safeguarding the economy and the nation
- VIII. Personal Financial Planning
  - A. Financial planning process
  - B. Insurance protection
  - C. Investment services
  - D. Retirement planning
  - E. Trust services
- IX. Business and International Banking Services
  - A. Business banking services
  - B. Business trust services
  - C. International banking
  - D. Laws and regulations
- X. Building Banking Relationships
  - A. Market-driven strategy
  - B. Meeting customers' expectations
  - C. Cross-selling and referrals
  - D. The purchasing process

- E. Product development
- F. Laws and regulations

### Assignment:

1. Textbook readings and other readings as assigned (25-30 pages weekly)
2. Reading-based written assignments from assigned and individually chosen current events articles published in:
  - A. Banking trade magazines
  - B. Banking-specific websites
  - C. General new publications on topics related to:
    - I. Banking
    - II. Banking management
    - III. Regulation and law changes
    - IV. Current trends
3. Summaries on financial services trade readings (optional), such as:
  - A. American Banker Magazine
  - B. ABA Banking Journal
  - C. Journal of Money
  - D. Credit and Banking
  - E. InsideBanking
4. Written analysis assignments, including 1 of the 2 below:
  - A. Analysis of case studies of banking operations at various companies
  - B. Analysis of a specific banking regulation or law as it pertains to a specific operational area
5. Presentation
6. Quizzes (3-15) and exams, including essay exams

### Methods of Evaluation/Basis of Grade:

**Writing:** Assessment tools that demonstrate writing skills and/or require students to select, organize and explain ideas in writing.

Reading-based written assignments; essay exams; summaries (optional)

Writing  
30 - 40%

**Problem Solving:** Assessment tools, other than exams, that demonstrate competence in computational or non-computational problem solving skills.

Written analysis assignment; presentation

Problem solving  
20 - 30%

**Skill Demonstrations:** All skill-based and physical demonstrations used for assessment purposes including skill performance exams.

None

Skill Demonstrations  
0 - 0%

**Exams:** All forms of formal testing, other than skill performance exams.

Quizzes and exams

Exams  
30 - 50%

**Other:** Includes any assessment tools that do not logically fit into the above categories.

None

Other Category  
0 - 0%

**Representative Textbooks and Materials:**

Principles of Banking. 11th ed. American Bankers Association. 2014 (classic)

Periodicals:

American Banker Magazine

ABA Banking Journal

Journal of Money, Credit and Banking

InsideBanking