



Fall 2021 Syllabus

BGN 155: Introduction to Banking

Section 0313: Remote

8 Weeks (10/18/21 – 12/17/21)

Instructor Contact Information

- **Instructor:** Howard Eskew
- **Email:** Canvas Inbox (preferred method of contact) or heskew@santarosa.edu
- **Course Meeting Time:** Fully Online Asynchronous
- **Zoom:** [Professor Eskew's Zoom Room](#)

Office Hours and Response Time

My office hours are times for conversation about the course and your work in it. I am here to answer questions, offer feedback, discuss a course concept, or just listen as you explore a line of reasoning. I can also direct you to resources to help you meet challenges you face outside of class.

- **Online** if via ZOOM. Official Hours are: 9:00 am – 11:30 am on M & T.
- **Questions outside of office hours?** If you need to have a face-to-face meeting, we can do this through ZOOM. Please send me a request through the Inbox and we can schedule a time to meet. I will respond to your message or Q&A Discussion post within 24 hours, M-F. If you do not get a response after 24 hours, please resend.

Course Location & Technical Support

This course is taught in Canvas. To access our course, log in via [SRJC Login Portal](#).

Questions about Canvas are best handled by [Canvas Support Live Chat](#) and [SRJC's Student Help Desk](#) although I will try to assist you with technical questions when possible. The [Canvas Guides](#) are an excellent resource for you as well.

Course Description & Objectives

Comprehensive introduction to the diversified services and operations of the banking industry; banking operations and services banks provide, including loans, deposit accounts and payment processing; electronic banking; financial planning; laws and regulations.

By the end of this course, you should be able to:

1. Explain the key elements of bank operations and services.
2. Explain bank regulatory agencies and essential regulations banks must follow.
3. Explain the importance of banking relationships: security, customer service and financial planning.
4. Explain banking's role as an ethical member of the local and global community.
5. Describe careers in banking.

Student Learning Outcomes

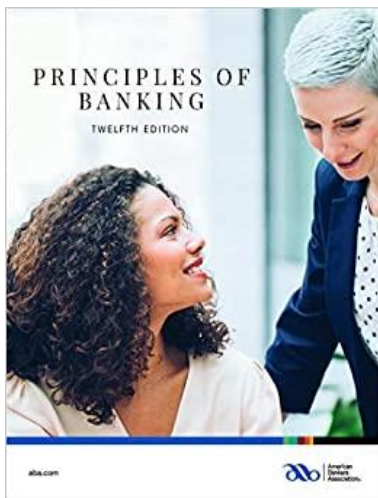
Students who successfully complete this course will be able to . . .

- Identify elements of bank operations.
- Identify the role banks play in the economy.
- Identify career in banking.

Prerequisites and Recommended Preparation

Recommended Preparation: Eligibility for ENGL 100 or ESL 100

Required Materials



TEXTBOOK: Principles of Banking, 12th Edition, American Bankers Association ISBN: 0899827470 available at [SRJC Bookstore](#) and online. Earlier editions are acceptable.

SOFTWARE: used to save documents in Microsoft Word (.docx); get [Office 365](#) free through SRJC!

INTERNET ACCESS: If available, reliable, high-speed Internet access on a desktop or laptop computer.

Attendance and Participation

Regular attendance and class participation are vital in a remote class as it is in a campus classroom. Your presence will be counted not by taking roll but by your regular contributions to discussions and activities. Attendance in a remote course is determined by participation in academically related activities. You will be considered present if there is evidence of your participation in required course activities including, but not limited to, submitting an assignment, taking a quiz, participating in an online discussion, and working in a group. You will be considered absent if there is no evidence of your participation in the academic activities of this course.

Students who do not complete the first week's online assignments or are absent for two weeks or more of this 8-week course may be dropped. However, if *you* choose to drop the course you will need to do so officially through Admissions and then notify your instructor.

Instructor Communication: Regular Effective Contact

I am looking forward to working closely with you this semester, and you can expect me to play an active role in our course. I will post announcements every week, join you in class discussions to help you understand course concepts, and provide detailed feedback on major assignments within one week of submission. I will also answer questions throughout the semester via the Inbox, ZOOM meet ups, or in the Q&A Discussion and in our weekly discussions, usually within 24 hours M-F.

Please let me know when you need help—that's why I'm here!

Weekly Schedule

For most weeks, this will be your workflow:

1. Read the announcements each week—every week will have at least two announcements: one on the Sunday before the week officially begins on Monday and one mid-week to remind you of any assignments due.
2. Read the assigned chapter in the textbook and work through the Module in Canvas. To work through the Module, use the home page link to go to the new week's module. (Mobile users: select the week's module.) Use the "Next" button at the bottom of each page to progress through the module. Work through the content, activities, and assignments for the week, being mindful of the week's deadlines.
3. Complete your homework assignment by the end of the day on Sunday. You have unlimited attempts on your homework and are encouraged to work together in groups.
4. Take the chapter quiz to gauge your understanding of the material presented and demonstrate your ability to apply it. It is due on Sunday.

5. Discussion Board assignments run two weeks and have two due dates. The first is your contribution of your initial post to the week's discussion by Sunday of the first week and responding to your peers' responses by the end of the day the following Sunday.
6. Reflection papers are due the end of the day on Sunday the week that they are assigned.
7. Your Accounting Project is open and available for you to work on throughout the entire semester. The project covers all of the course outcomes and provides you the opportunity to demonstrate your mastery of the material presented in the course.
8. If applicable, work on your other special assignments throughout the semester, completing it by the published due date.

After a few weeks, you will fall into the rhythm of the deadlines. This should make it easier to schedule your time and reduce the chance that a deadline will sneak past you.

Assignments

PLEASE NOTE THAT ALL ON-LINE ASSIGNMENTS ARE DUE AT 11:59 PM PST ON THE DUE DATE OF THE ASSIGNMENT. PLEASE NOTE THE FINAL DAY OF THE SEMESTER IS FRIDAY, DECEMBER 17TH, 2021 AND THE FINAL DUE DATE FOR ASSIGNMENTS.

Chapter / Module Reading: In order to maximize your learning experience, students are strongly encouraged to read each chapter or module to provide a solid foundation prior to attempting class assignments.

Discussion Board: These assignments allow you to reflect and express your thoughts and ideas on topics or scenarios related to the material we are working on the class.

Your initial response to the Discussion Board questions is due the end of the day on Sunday of the week the assignment is due. Responses to your classmates are due the following Sunday by the end of the day. Responses to Discussion Boards are public and you will read and consider the thoughts of your classmates. You are expected to respond to a minimum of three of your fellow students' posts.

Posts and responses may be written or you can submit a video response. Responses are also expected to be meaningful and a bit robust (meaning a response of around 50 words).

The timeliness, quality, and quantity of responses will be graded against a rubric posted in the discussion board assignment. Posting in a timely manner ensures the true spirit of the assignment and allow everyone's responses to be respected and considered.

Assignments, Reflections, and Self-Assessments: Throughout the course you will engage in various activities that allow you to share, reflect, and apply material that you learn in this class through various assignments that will include but are not limited to assignments, reflection papers, and research assignments. Assignments are your change to demonstrate your understanding of the material and its application, Reflection and Self-Evaluation papers

are an introspection of you and your thoughts. No one other than you and I will see any of these assignments. There are 8 of these assignments each is worth 20 points.

Quizzes: Quizzes provide an opportunity to demonstrate your understanding the material presented in the chapter and the module. Quizzes may contain True or False, Multiple Choice, or Short Answer questions. There is a quiz for each chapter and each will contain 20 questions. Quizzes are not timed, but you only get one attempt at a quiz.

Grading

Each student's final grade is calculated by the percentage of total points possible earned by that student, using a standard scale: 90-100%=A, 80-89%=B, 70-79%=C, 60-69%=D, 0-59%=F. The instructor reserves the right to add/change/delete points during the semester.

Assignment	Points	% of Total
Discussion Boards - 4 assignments @ 10 pts. each	40	10%
Assignment/Reflection Papers - 8 assignments @ 20 pts. each	160	40%
Quizzes - 10 chapters @ 20 pts. each	200	50%
Total Points Possible	400	100%

Grading Scale:

Grade	Percentage Range	Point Range
A	90 – 100%	360 - 400
B	80 – 89%	320 - 359
C	70 – 79%	280 - 319
D	60 – 69%	240 - 279
F	< 60%	< 240

Due to the fact that there is a 10-basis point spread between letter grades, I do not round grades up.

Late Work

Assignments for this course should be completed on time so that we are all moving through the class together. Sometimes, though, life gets in the way of learning. In unexpected situations leading to late work, please contact me to discuss a plan for success.

Academic Integrity

Academic dishonesty of any type by a student provides grounds for disciplinary action by the instructor or college. In written work, no material may be copied from another without proper quotation marks and appropriate documentation.

By enrolling in a remote / distance education course, you agree that you are the person accessing and completing the work for this course and will not share your username and password with others.

Plagiarism is the act of using another person's words or ideas as if they were your own. Sources of quotations, paraphrases, and summaries must be properly documented according to MLA or APA format. This applies to all writing, including discussions.

Plagiarism prevention tools in Canvas can be used by both student and instructor to check written submissions. Because plagiarized work typically earns failing grade and puts the plagiarizer at risk of failing the course and/or facing misconduct charges, discuss source use with me whenever you have any citation concerns or questions—I am here to support your success. When in doubt, always ask first!

Diversity Statement and Respectful Conduct

I would like our class to be a supportive learning environment that values and builds on the richly diverse identities, perspectives, and experiences of our group. Please help me develop this environment by honoring the diverse identities of your classmates and letting your instructor know (via anonymous surveys or email, for example) if an assignment, comment, etc. makes you feel uncomfortable.

Both in the readings and in discussions, you will likely encounter cultures, ideas, and values that differ from your own. These are valuable opportunities to learn more about different perspectives and where they intersect with yours. We all see the world from a point of view informed by our experiences and backgrounds, and what we read and discuss can open new windows through which to understand both our course content and world around us. You are encouraged to contribute your ideas about course content freely, but please remember to demonstrate respect for your classmates and instructor. We all have unconscious biases that stem from our experiences, and recognizing and discussing them can lead to unexpected insights.

Conversely, disrespectful or threatening responses tend to shut down conversation and insight, and so these kinds of comments will be promptly addressed by your instructor. To keep our interactions safe and productive, please know that anyone who repeatedly engages in disrespectful or otherwise inappropriate behavior will be locked out of the discussion for the week and/or face student misconduct charges. Please join me in creating a comfortable and productive learning environment for us all.

Netiquette

Netiquette is a set of guidelines for respectful behavior in an online environment. It is etiquette for the Internet, and knowing these social rules can help you have a more rewarding semester. The netiquette guidelines here are ones that are especially important in our online classroom.

1. **Participate.** Reading the posts of others is helpful for you, but you must also do your part to be helpful for the group. Share your ideas to strengthen our discussion, and don't wait until the last minute to contribute. Encourage others to participate by responding to their ideas. Be involved, but do not dominate a discussion with too many posts.
2. **Remember the human.** This common Internet mantra means that even though we may not be face to face, there is a real person behind each discussion post. Do not write something that you would not feel comfortable saying in a face-to-face classroom setting. Discuss ideas, not people. In other words, do not attack a classmate for expressing his or her opinion; instead, discuss your position on the *ideas* that have been presented. Be kind and understanding with your classmates to keep our environment positive and productive.
3. **Help others.** We will be working together all semester, so let's try to be a good team. If you can help a classmate with a question, please do! Your efforts will be appreciated by both students and instructor.
4. **Respect other people's time.** Your posts should be focused, organized, and clear so that your classmates can quickly see your point and evidence. Another way to respect people's time is to look for answers before asking for help. For example, if you can't find something or you don't remember when an assignment is due, look through the syllabus and other course documents for the answer. Ask for help when you truly need it.
5. **Edit and proofread before posting.** We have lots of posts to read, so yours needs to be as clear as it can be. Please review what you have written and edit as needed before posting.
6. **Don't shout.** TYPING IN ALL CAPITALS MEANS YOU ARE SHOUTING AT US! Don't do it. The same can be said of repeated exclamation marks!!!!!!!!
7. **Use emoticons sparingly.** Social networking and texting have given us lots of fun keyboard shortcuts to add tone to a message. Because a smiley face or wink can help to establish the intended tone of a comment, you are welcome to use common emoticons occasionally. Too many emoticons can make your writing look more casual than academic, so don't overdo it. :-)
8. **No flaming.** "Flaming" is an angry message, often directed at another person. When another person responds in anger, we have a "flame war" taking over the discussion. Personal attacks are unacceptable in the classroom, whether in person or online. If you see a conflict developing, try to calm things down if you feel comfortable doing so. If you feel attacked, contact your instructor rather than responding to the flaming student. We all have biases, and sometimes we are not aware of how what we say may be viewed by others, so let's all try to be generous and kind in our responses to one another. Everything we do in

Canvas is permanent, so please think very carefully about your tone before submitting a post. If you don't, that mistake might haunt you for the rest of the semester.

Student Support Services

Student support services are available both on campus and online. For a complete list of services, including the library, tutoring, and counseling, visit the [Student Services and Campus Resources](#) webpage.

Free online tutoring is available to all currently enrolled Santa Rose Junior College students through [SRJC Tutoring Centers](#). Services include the SRJC Online Tutoring, Virtual Front Desk, and NetTutor. Also, SRJC supports your needs for writing tutorial needs with its [Online Writing Center](#).

When you have questions about Canvas and online learning at SRJC, the [Distance Education for Students](#) page is ready to assist you.

A wide range of well-being and supportive services are available to students through [SRJC Students](#) page.

Students with Disabilities

If you have a learning disability, physical disability, or any other circumstance that needs special accommodation, please discuss it with me, in person or via email. I want you to be successful and am happy to work with you! Here is additional information provided by our college's DSS office:

Santa Rosa Junior College recommends that students with disabilities or specific learning needs contact their professors during the first two weeks of class to discuss academic accommodations. If a student believes that they may have a disability and would like more information, they are encouraged to contact [Disability Resource Department](#) (DRD) at (707) 572-4278 (voice), or email at disabilityinfo@santarosa.edu. Alternate forms of this syllabus and other course materials are available upon request.

With the transition to an online format, I have made every effort to make this course accessible to all students. If you encounter a problem accessing anything in this course, please email me immediately so that I can support you. You may also contact Disability Support Services at disabilityinfo@santarosa.edu.

Emergency Plan

If our course or instructor unexpectedly becomes unavailable, continue following the schedule to complete assignments, which will be submitted when access is restored. In emergency situations, college updates will be provided via the emergency notification system and social media.

Course Map

Here is an overview of the key areas of the course, each of which can be accessed from the course menu:

- **Announcements** houses—you guessed it!—my announcements.
- **Syllabus** contains course information that you will use throughout the semester. A list of course assignments with due dates can also be found here.
- **Modules** contains everything you need for each week of our course. Simply click “next” to move from one item to the next in the week’s module.
- **Discussions** houses our weekly discussions as well the Q&A Discussion. Weekly discussions are provided in their modules as well.
- **Assignments** contains projects, papers, discussions, and other graded assignments. You will find each of these items in its module as well.
- **Grades** lists your scores and the points possible for all assignments. Most quiz grades are posted immediately after completion, while other assignments requiring instructor grading will be posted 3-7 days later. You can access your graded work and my feedback by clicking on the item and/or rubric. You will also see your current total points and percentage. You can even see how your total grade will change with future scores using the “What if” feature!
- **Calendar (global menu)** includes all assignments with due dates; you can choose which courses to display.
- **Inbox (global menu)** is where you can send messages to me and receive responses.
- **Help (global menu)** connects you to the [Canvas Guides](#), our support hotline, and a variety of other support options.

Course Calendar

Check here for reading assignments, homework problems, due dates, and examination dates. Students should bring a copy of this schedule and their syllabus with them to class each day. Please note: Every effort will be made to stick with this schedule. However, I reserve the right to modify the schedule if necessary. Unless specifically noted, all assignments are due on Sunday at 11:59 pm for the week assigned. The last day of the semester is Friday, 12/17/21.

Week	Readings & Materials	Assignments & Activities
Week 1 - (10/18-8/24)	Getting Started Module Chapter 1 & Module 1	Introductions Discussion Board: Initial Post Chapter 1 Assignment: Matching Exercise Chapter 1 Quiz
Week 2 - (10/25-10/31)	Chapter 2 & Module 2	Introductions Discussion Board: Responses to 3 classmates. Chapter 2 Assignment: Identifying Financial Statement Items Chapter 2 Quiz
Week 3 - (11/1-11/7):	Chapter 3 & Module 3 Chapter 4 & Module 4	Setting & Achieving Financial Goals Discussion Board: Initial Post Chapter 3 Assignment: Chapter 4 Assignment: Check Payment requirements Chapter 3 Quiz Chapter 4 Quiz
Week 4 - (11/8-11/14): The	Chapter 5 & Module 5 Chapter 6 & Module 6	Setting & Achieving Financial Goals Discussion Board: Responses to 3 classmates. Chapter 5 Assignment: Personal Finance Apps Chapter 6 Assignment: Chapter 5 Quiz Chapter 6 Quiz

Week 5 - (11/15-11/21):	Chapter 7 & Module 7	Personal Financial Planning Discussion Board: Initial Post Chapter 7 Assignment Chapter 7 Quiz
Week 6 - (11/22-11/28): Fall Break	Fall Break – No Classes	No Assignments Due This Week
Week 7 - (11/29-12/5):	Chapter 8 & Module 8	Personal Financial Planning Discussion Board: responses to 3 classmates Chapter 8 Assignment Chapter 8 Quiz
Week 8 - (12/6-12/12):	Chapter 9 & Module 9	What Have U Learned Discussion Board Initial Post. Chapter 9 Assignment Chapter 9 Quiz
Week 9 - (12/13-12/17):	Chapter 10 & Module 10	ALL ASSIGNMENTS THIS WEEK ARE DUE ON FRIDAY, DECEMBER 17, 2021. What Have U Learned Discussion Board respond to three classmates. Chapter 10 Assignment: Self Evaluation. Chapter 10 Quiz