



FIN 4100 Management of Financial Institutions

For additional course information, including prerequisites, corequisites, and course fees, please refer to the Catalog: <https://catalog.uvu.edu/>

Semester: Spring

Year: 2025

Course Prefix: Finance

Course and Section #: 001, 601

Course Title: Management of Financial Institutions

Credits: 3

Course Description

This course examines the financial system and its primary institutions and markets, focusing primarily on the United States. It considers the structure of the finance industry and operational characteristics of financial institutions, as well as their role in financial markets. It also examines the determination of interest rates and the principal features of US regulation of financial institutions.

Course Attributes

This course has the following attributes:

- General Education Requirements
- Global/Intercultural Graduation Requirements
- Writing Enriched Graduation Requirements
- Discipline Core Requirements in Program
- Elective Core Requirements in Program
- Open Elective

Other: *Click here to enter text.*

Instructor Information

Instructor Name: Cary D. Wasden

Student Learning Outcomes

Upon completing this course, students should be able to:

1. Explain the role of financial institutions in financial intermediation and providing financial services.
2. Describe the components of returns and the factors affecting interest rates.
3. Explain how financial institutions interact with financial markets.
4. Describe the nature of U.S. regulation of financial institutions.
5. Explain how financial institutions manage risk.
6. Describe the characteristics of major U.S. financial institutions.

Course Materials and Texts

All course materials and texts are available without additional cost on Canvas. Course materials vary for each module. Modules are uploaded approximately three weeks prior to when they will be discussed in class.

Course Requirements

Course Assignments, Assessments, and Grading Policy

Grades will be assigned based on mid-terms, finals, homework assignments, and cases. Final letter grades will be based on the following scale:

- A 95% & above
- A- 94.9%-90%
- B+ 89.9%-86%
- B 85.9%-83%
- B- 82.9%-80%
- C+ 79.9%-76%
- C 75.9%-73%
- C- 72.9%-70%
- D+ 69.9%-66%
- D 65.9%-63%
- D- 62.9%-60%
- E 59.9%

Announcements are used extensively, so please set your Canvas with the option “receive every day.” Announcements are used to announce the work for the week, the main points in a chapter, for general feedback, when I add new material in Modules (Canvas), or to remind you of particular deadlines, such as your midterm or final exam.

Please feel free to text my mobile phone for direct communication. If we cannot solve our issues by text, we can set up a time to chat.

Required or Recommended Reading Assignments

All material listed in Canvas for the course is considered required.

General Description of the Subject Matter of Each Lecture or Discussion

This course examines the financial system and its primary institutions and markets, focusing primarily on the United States. It considers the structure of the finance industry and operational characteristics of financial institutions, as well as their role in financial markets. It also examines the determination of interest rates and the principal features of US regulation of financial institutions.

A detailed calendar for the semester can be found at the back of this syllabus.

Required Course Syllabus Statements

Generative AI

All submitted work should be your own, without AI tools' input or assistance. Sophisticated tools can detect AI-generated content. Integrity in submissions is essential. Consequences: Any detected use of AI tools against this policy may lead to grade deductions or further academic repercussions. Stay genuine and stay safe.

Using Remote Testing Software

This course does not use remote testing software.

This course uses remote testing software. Remote test-takers may choose their remote testing locations. Please note, however, that the testing software used for this may conduct a brief scan of remote test-takers immediate surroundings, may require the use of a webcam while taking an exam, may require the microphone to be on while taking an exam, or may need other practices to confirm academic honesty. Therefore, test-takers shall have no expectation of privacy in their test-taking location during or immediately preceding remote testing. If a student strongly objects to using test-taking software, the student should contact the instructor at the beginning of the semester to determine whether alternative testing arrangements are feasible. Alternatives are not guaranteed.

Required University Syllabus Statements

Accommodations/Students with Disabilities

Students needing accommodations due to a permanent or temporary disability, pregnancy, or pregnancy-related conditions may contact UVU [Accessibility Services](#) at accessibilityservices@uvu.edu or 801-863-8747.

Accessibility Services is located on the Orem Campus in BA 110.

Deaf/Hard of Hearing students requesting ASL interpreters or transcribers can contact Accessibility Services to set up accommodations. Deaf/Hard of Hearing services can be contacted at DHHservices@uvu.edu

DHH is located on the Orem Campus in BA 112.

Academic Integrity

At Utah Valley University, faculty and students operate in mutual trust. Maintaining an atmosphere of academic integrity allows for the free exchange of ideas and enables all community members to achieve their highest potential. We aim to foster an intellectual atmosphere that produces integrity and imaginative thought scholars. In all academic work, the ideas and contributions of others must be appropriately acknowledged, and UVU students are expected to grow their original scholarly work.

Faculty and students are responsible for ensuring the honesty and fairness of the intellectual environment at UVU. Students are responsible for promoting academic integrity at the university by not participating in or facilitating others' participation in any act of scholastic dishonesty. As academic community members, students must become familiar with their [rights and responsibilities](#). In each course, they are responsible for knowing the requirements and restrictions regarding research and

writing, assessments, collaborative work, using study aids, the appropriateness of assistance, and other issues. Likewise, instructors are responsible to state expectations and model best practices clearly.

Further information on what constitutes academic dishonesty is detailed in [UVU Policy 541: Student Code of Conduct](#).

Equity and Title IX

Utah Valley University does not discriminate based on race, color, religion, national origin, sex, sexual orientation, gender identity, gender expression, age (40 and over), disability, veteran status, pregnancy, childbirth, or pregnancy-related conditions, citizenship, genetic information, or other basis protected by applicable law, including Title IX and 34 C.F.R. Part 106, in employment, treatment, admission, access to educational programs and activities, or other University benefits or services. Inquiries about nondiscrimination at UVU may be directed to the U.S. Department of Education's Office for Civil Rights or UVU's Title IX Coordinator at 801-863-7999 – TitleIX@uvu.edu – 800 W University Pkwy, Orem, 84058, Suite BA 203.

Religious Accommodation

UVU values and acknowledges the array of worldviews, faiths, and religions represented in our student body and, as such, provides supportive accommodations for students. Religious belief or conscience broadly includes religious, non-religious, theistic, or non-theistic moral or ethical beliefs and participation in religious holidays, observances, or activities. Accommodations may include scheduling, due-date modifications, or make-up assignments for missed class work.

To seek a religious accommodation, a student must provide written notice to the instructor and the Director of Accessibility Services at accessibilityservices@uvu.edu. If the accommodation relates to a scheduling conflict, the notice should include the date, time, and brief description of the difficulty posed by the conflict. When the student knows about the prospective scheduling conflict, such requests should be made.

While religious expression is welcome throughout campus, UVU also has a [specially dedicated space](#) for meditation, prayer, reflection, or other forms of spiritual expression.

Finance 4100 (Management of Financial Institutions)

Professor Cary D. Wasden

Spring 2025

Course Outline

Month	Date	Week	Topics and Content	Assignment Due
January	7	1	Class introduction and syllabus discussion. How the economy works. Global financial system.	
	9	1	Video Lecture on Canvas. No Class	Content Quiz (10)
	14	2	No Class Due To Silicon Slopes	
	16	2	Discussion on Consumer and Gross Private Domestic Investment	Content Quiz (20)
	21	3	Discussion on Government Spending	Content Quiz (10)
	23	3	Economic Lunch (January 22)	Attendance (100)
	28	4	Video Lecture on Canvas. No Class	Content Quiz (10)
	30	4	Video Lecture on Canvas. No Class	Content Quiz (10)
February	4	5	Discussion on Technical Financial Writing	Content Quiz (10)
	6	5	Lab Work on Technical Writing	Homework (30)
	11	6	Presentation Dynamics	Content Quiz (10)
	13	6	Lab Work on Presentation	Homework (30)
	18	7	Lab Work Individualized	Attendance (20)
	20	7	Lab Work Individualized	Economic Analysis (250)
	25	8	The Ascent of Money (Videos 1 - 3)	
	27	8	The Ascent of Money (Videos 4 - 6)	Memo (50)
March	4	9	Money, Money Supply, and Interest Rates	Content Quiz (10)
	6	9	Lab Work on Bitcoin and Cryptocurrencies	Memo (50)
	11		Spring Break (No Class)	
	13		Spring Break (No Class)	
	18	10	Bank Balance Sheets	Content Quiz (10)
	20	10	Bonds and Bond Analysis (Bloomberg)	Content Quiz (10)
	25	11	How Banks Make Money	Content Quiz (10)
27	11	Lab Work on Zions Bank	Homework (30)	
April	1	12	Bank Management and Regulation	Content Quiz (10)
	3	12	Lab Work on Bank Management, Regulation, and Financial Crises	Homework (30)
	8	13	Central Banks, Monetary Policy, and Economic Growth	Content Quiz (10)
	10	13	Lab Work on Monetary Policy	Homework (30)
	15	14	Banks in Global Financial System	Content Quiz (10)
	17	14	Lab Work on Global Financial System	Practice Exam
	22	15	Course Review	Practice Exam
	24	15	Final Exam (On Canvas)	Final Exam (210)

Note. All Assignments are due on Saturday, 11:59 p.m. in the week they are assigned.