



College of Business (2022-2023)

Banking and Financial Services Minor

Designed to provide students with an understanding of monetary policy and its impact on our economy, global financial markets and the structure and operation of financial institutions. This coursework will prepare students to understand current events related to financial markets and institutions, how to optimally utilize the corporate and consumer products and services provided by financial institutions and management of financial institutions.

Students must earn at least 12 of the 18 hours required of the minor in residence at EKU and must earn at least a "C" or better in all courses for the minor.

This minor includes the following courses: ECO 324, FIN 201, 304, 315, 324, 437. **Total Requirements 18 hours.**

Course Descriptions

ECO 324 Money and Banking. (3) A.

Prerequisite: ECO 231. Functions of money, monetary systems, history of banking, functions of the commercial bank, bank assets and reserves, loans and discounts, bank supervision, the Federal Reserve System, central banking policies, monetary and fiscal policies.

FIN 201 Personal Money Management. (3) I, II.

A consumer approach to insurance, family budgeting, income taxes, elementary investment principles, and estate planning. Credit will not be awarded for both FIN 201 and FRM 352.

FIN 304 Financial Institutions. (3) I, II.

Prerequisite: ACC 201 and FIN 201. A comprehensive overview of the financial institutions industry, with an emphasis on commercial banks.

FIN 315 Financial Statement and Loan Analysis (3) A.

Prerequisites: FIN 304 with a grade of "C" or better in each course. This course introduces the fundamentals of financial analysis for the purpose of credit analysis from the perspective of commercial banks. Students will learn from case studies adapted from real life examples to develop an understanding of credit risk, the development of lending policies and procedures, pricing loans and expectations of risk and return.

FIN 324 Principles of Investments. (3) A.

Prerequisite: FIN 300 or 201 or 310 with a grade of "C" or better. Analysis of the characteristics, valuation, and tax implications of various investments such as common and preferred stock; corporate, federal, and municipal debt; mutual funds; money market accounts; options and futures. Explores methods of trading securities.

FIN 437 Bank Management. (3) A.

Prerequisites: FIN 304 with a grade of "C" or better. A synthesis of the financial concepts and theories mastered in previous finance courses. The student will develop a quantitative and qualitative understanding of financial institutions management and how decisions are made. This course includes a bank management simulation activity.

For More Information

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