

# Minnesota State University Moorhead

## FINC 325: Financial Institutions and Markets

### A. COURSE DESCRIPTION

Credits: 3

Lecture Hours/Week: 3

Lab Hours/Week: 0

OJT Hours/Week: \*.\*

Prerequisites: None

Corequisites: None

MnTC Goals: None

This course introduces an understanding of interest rates and their relationship to the value of bonds and stocks. The course will provide an overview of the bond and stock markets; the reasons they exist, their role and functions and how they operate. The course will provide a synopsis of financial institutions (banks, savings and loans, and credit unions) and non-financial institutions (stock brokerage firms, insurance companies, and mutual funds).

**B. COURSE EFFECTIVE DATES:** 06/01/1995 - Present

### C. OUTLINE OF MAJOR CONTENT AREAS

1. Role of Financial Markets and Institutions
2. Interest Rates
3. Federal Reserve System
4. Monetary Policy
5. Debt Security Markets
6. Bond Valuation
7. Mortgage Bond Market
8. Insurance Industry
9. Equity Markets
10. Common Stock Valuation and Risk
11. Commercial Banking System
12. Bank Regulations, Management, and Performance

**D. LEARNING OUTCOMES (General)**

1. Distinguish of the role of the financial markets and institutions.
2. Comprehend the determination and structure of interest rates.
3. Explain the functions of the Federal Reserve System.
4. Demonstrate the use and application of Monetary Policy.
5. Recognize the Money Market and Bond Market.
6. Explore how bond values are determined.
7. Observe how the bond market is used to fund mortgage debt.
8. Discover the functions and role of the insurance industry.
9. Identify the Common and Preferred Stock Markets.
10. Distinguish the Money Market and Bond Market.
11. Explore the commercial banking system.
12. Review banking operations, regulation, management and performance.

**E. Minnesota Transfer Curriculum Goal Area(s) and Competencies**

None

**F. LEARNER OUTCOMES ASSESSMENT**

As noted on course syllabus

**G. SPECIAL INFORMATION**

None noted