Midstate College 411 W. Northmoor RD. Peoria, Illinois 61614 (309) 692-4092 (800) 251-4299 Spring 2012

Course number & Name: ECO 325 The Federal Reserve and Financial InstitutionsCredit hours: 4 Quarter hoursMethod of Delivery: Campus

Course Description: A study and analysis of the foundations of the Federal Reserve System including regulations that support this system and the role the Federal Reserve plays in supporting and controlling financial institutions. During this analysis, the global financial crises that began in 2007 will be examined along with resulting challenges and changes that emerged from these crises.

Prerequisites: ECO 144 and ECO 145 **Text(s):** Banking and Financial Institutions **Author(s):** Benton E. Gup **Publisher:** Wiley

Topics:

- Federal Reserve System and the 2007 crises
- Economic and financial system
- Evolving legal environment
- Asset, liability, hedging and risk management
- Real estate and commercial lending
- Bank capital and capital adequacy
- Evaluating bank performance
- Payment and cash management services

Learning Objectives: Upon completion of this course, the student will be able to:

- Examine and discuss the role of the Federal Reserve System
- Analyze and critique the economic and financial systems
- Examine and debate laws dealing with the evolution of banking and related institutions due to the 2007 crises
- Examine and judge details of asset and liability management
- Examine and judge details of hedge and risk fund management
- Analyze and discuss bank performance including bank capital
- Examine and discuss details of real estate and commercial lending including real estate and consumer credit regulations

Midstate Grading Scale:

90-100	А
80-89	В
0-79	С
60-69	D
0 – 59	F

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Matters related to academic honesty or contrary action such as cheating, plagiarism, or giving unauthorized help on examinations or assignments may result in an instructor giving a student a failing grade for that academic effort and also recommending the student be given a failing grade for the course and/or be subject to dismissal.

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