COURSE OBJECTIVES

To provide an introduction to financial markets, securities markets, and financial institutions. To give a better understanding of diverse security instruments and investment products. To understand how commercial banks, finance companies, insurance companies, and investment firms have a decisive impact on the financial markets.

COURSE MATERIALS


READINGS POSTED ON CANVAS: Articles on Canvas will supplement the textbook and discussions in class. The student should check Canvas regularly for the posting of new articles.

DAILY READING: The Wall Street Journal. To apply the concepts and ideas discussed in class to recent and current trends and developments.

DETAILED PROGRAM OF INSTRUCTION

<table>
<thead>
<tr>
<th>TOPIC</th>
<th>TEXT CHAPTER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction and overview of financial markets</td>
<td>1</td>
</tr>
<tr>
<td>Determinants of interest rates</td>
<td>2</td>
</tr>
<tr>
<td>Interest rates and security valuation</td>
<td>3</td>
</tr>
<tr>
<td>The Federal Reserve System, Monetary Policy, and interest rates</td>
<td>4</td>
</tr>
<tr>
<td>Money markets</td>
<td>5</td>
</tr>
<tr>
<td>Bond markets</td>
<td>6</td>
</tr>
</tbody>
</table>
METHODS AND PROCEDURES

Lectures, discussions, problems, and readings. You must attend class in order to be aware of any material not covered in the textbook, any changes in the class program, and material covered on the quizzes and the Midterm and Final Exams. Homework problems will be assigned during class. The homework problems will greatly assist you on the exams and quizzes.

ACADEMIC INTEGRITY

I do NOT tolerate cheating. Students are responsible for understanding the RU Academic Integrity Policy http://academicintegrity.rutgers.edu/

I will strongly enforce this Policy and pursue all violations. On all examinations and assignments, students must sign the RU Honor Pledge, which states, “On my honor, I have neither received nor given any unauthorized assistance on this examination or assignment.” I will screen all written assignments through SafeAssign or Turnitin, plagiarism detection services that compare the work against a large database of past work. Don’t let cheating destroy your hard-earned opportunity to learn. See business.rutgers.edu/ai for more details.

EXAM DATES AND POLICIES

V. There will be two (2) thirty-minute quizzes given during the course. The Midterm and Final Exams will take up the entire period. The exams will consist of a combination of problems, multiple choice, short answer and true or false questions.

Grading break down:

<table>
<thead>
<tr>
<th>Exam</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Midterm Exam</td>
<td>35%</td>
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</tbody>
</table>

2
Final Exam 35%
Quiz #1 10%
Quiz #2 10%
Homework 10%
TOTAL 100%

**GRADING SCALE**

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Numerical Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>100-95</td>
</tr>
<tr>
<td>A-</td>
<td>94-90</td>
</tr>
<tr>
<td>B+</td>
<td>89-86</td>
</tr>
<tr>
<td>B</td>
<td>85-83</td>
</tr>
<tr>
<td>B-</td>
<td>82-80</td>
</tr>
<tr>
<td>C+</td>
<td>79-76</td>
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<tr>
<td>C</td>
<td>75-73</td>
</tr>
<tr>
<td>C-</td>
<td>72-70</td>
</tr>
<tr>
<td>D</td>
<td>69-60</td>
</tr>
<tr>
<td>F</td>
<td>59-00</td>
</tr>
</tbody>
</table>

**COURSE POLICIES**

All college and departmental policies concerning attendance, incompletes, missed exams, etc., will be observed. For example, excused absences, make-up exams, or incompletes will be given for normally acceptable reasons. **THERE WILL BE NO EXCEPTIONS.** Unexcused absences from quizzes and exams will result in a grade of zero (0).

**COURSE SCHEDULE**


Chapter/Agenda

Introduction, 1

2

3

4

Quiz #1, 5

6

7

Midterm Exam

8

9

Quiz #2, 11

12, 14

4
**SUPPORT SERVICES**


[Rutgers University-New Brunswick ODS phone (848)445-6800 or email dsoffice@echo.rutgers.edu]

[Rutgers University-Newark ODS phone (973)353-5375 or email ods@newark.rutgers.edu]

If you are *pregnant*, the Office of Title IX and ADA Compliance is available to assist with any concerns or potential accommodations related to pregnancy.

[Rutgers University-New Brunswick Title IX Coordinator phone (848)932-8200 or email jackie.moran@rutgers.edu]

[Rutgers University-Newark Office of Title IX and ADA Compliance phone (973)353-1906 or email TitleIX@newark.rutgers.edu]

If you seek *religious accommodations*, the Office of the Dean of Students is available to verify absences for religious observance, as needed.

[Rutgers University-New Brunswick Dean of Students phone (848)932-2300 or email deanofstudents@echo.rutgers.edu]

[Rutgers University-Newark Dean of Students phone (973)353-5063 or email DeanofStudents@newark.rutgers.edu]

If you have experienced any form of *gender or sex-based discrimination or harassment*, including sexual assault, sexual harassment, relationship violence, or stalking, the Office for Violence Prevention
and Victim Assistance provides help and support. More information can be found at http://vpva.rutgers.edu/.

[Rutgers University-New Brunswick incident report link: http://studentconduct.rutgers.edu/concern/. You may contact the Office for Violence Prevention and Victim Assistance at (848)932-1181]

[Rutgers University-Newark incident report link: https://cm.maxient.com/reportingform.php?RutgersUniv&layout_id=7 . You may also contact the Office of Title IX and ADA Compliance at (973)353-1906 or email at TitleIX@newark.rutgers.edu. If you wish to speak with a staff member who is confidential and does not have a reporting responsibility, you may contact the Office for Violence Prevention and Victim Assistance at (973)353-1918 or email run.vpva@rutgers.edu]

If students who have experienced a temporary condition or injury that is adversely affecting their ability to fully participate, you should submit a request via https://temporaryconditions.rutgers.edu.

If you are a military veteran or are on active military duty, you can obtain support through the Office of Veteran and Military Programs and Services. http://veterans.rutgers.edu/

If you are in need of mental health services, please use our readily available services.

[Rutgers University-Newark Counseling Center: http://counseling.newark.rutgers.edu/]
[Rutgers Counseling and Psychological Services–New Brunswick: http://rhscaps.rutgers.edu/]

If you are in need of physical health services, please use our readily available services.

[Rutgers Health Services – Newark: http://health.newark.rutgers.edu/]
[Rutgers Health Services – New Brunswick: http://health.rutgers.edu/]

If you are in need of legal services, please use our readily available services: http://rusls.rutgers.edu/

Students experiencing difficulty in courses due to English as a second language (ESL) should contact the Program in American Language Studies for supports.

[Rutgers–Newark: PALS@newark.rutgers.edu]
If you are in need of additional academic assistance, please use our readily available services.

[Rutgers University-Newark Learning Center: http://www.ncas.rutgers.edu/rlc]

[Rutgers University-Newark Writing Center: http://www.ncas.rutgers.edu/writingcenter]

[Rutgers University-New Brunswick Learning Center: https://rlc.rutgers.edu/]

[Optional items that many faculty include:

- Students must sign, date, and return a statement declaring that they understand the RU Academic Integrity Policy.

- Students must sign, date, and return a statement declaring that they understand this syllabus.]