

# BUSINESS FINANCE (BFIN)

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## **BFIN 1210 Principles of Banking 3 Credits (3)**

Survey of banking in today's economy. Topics include language, documents and processes of banking from the fundamentals of negotiable instruments to contemporary issues.

### **Learning Outcomes**

1. Define and explain the importance of full-service commercial banking.
2. Explain the development of commercial banking in the United States and the federal legislation that shaped its development.
3. Explain the impacts of the banking industry on the economy, the community, and individuals.
4. Describe the major functions of commercial banks and their interrelationships.
5. Explain the functions and importance of the Federal Reserve System.
6. Compare and contrast time and demand deposits.
7. Define negotiable instrument and describe the features that make an instrument negotiable.
8. Explain check paying procedures and regulations.
9. Discuss the importance, necessity and process of bank investments.
10. Describe the role of the bank's board of directors in establishing and overseeing lending policy and identifying basic loan categories.
11. Explain the concepts of liquidity and its importance to the banking industry.

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## **BFIN 2110 Introduction to Finance 3 Credits (3)**

Introduces tools and techniques of financial management. Includes time value of money; financial planning, diversification and risk; debt and equity investment decisions; and financial statement analysis.

**Prerequisite(s):** OATS 106 or higher; OATS 120 or ACCT 2110; ECON 1110G or ECON 2110G

### **Learning Outcomes**

1. Explain the time value of money and its application in decision-making, including calculating present and future values of single payment and series of payments.
2. Identify the major sources of external long-term financing for corporations.
3. Explain risk-return tradeoff as it relates to diversification.
4. Differentiate the role of finance from other related disciplines such as accounting and economics.
5. Demonstrate knowledge of capital markets and securities (debt and equity).
6. Describe basic types of financial ratios and their uses.
7. Demonstrate the ability to prepare cash flows and make qualitative judgments on the relevance of the changes from one time frame to another. Optional
8. Personal finance topics such as managing credit and investments.

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