Course Description  This course will cover the theory and history of financial institutions in the United States. The goal is to provide an understanding of the primary forces in the evolution of our financial system: technological change, institutional structure, and legal framework. Hopefully, by the end of the course, one will have the necessary knowledge of theory and policies to successfully analyze the financial architecture of the real world.


Additional Readings Additional readings can be found in pdf format on the course website listed above.

Grading, Assignments

- Homework Assignments: 200 points total, 20 points each
- Quizzes: 200 points, 50 points each
- Exam I: 300 points
- Exam II: 300 points

The grading scale is out of 1000 total possible points (with 900-1000 being an A, 800-899 being a B, 700-799 being a C, and so on).

NOTE ON THE CONTENT OF THIS COURSE SYLLABUS
I view the information in this syllabus as a contract between my students and myself. I try to be very clear about my expectations and policies so that everyone knows the basic rules and we all go home happy every Monday and Wednesday, and ultimately, at the end of the summer term. Please read the following carefully.
Attendance
Attendance at lecture is left up to your discretion, although it should be obvious that spending almost 6 hours with me each week will have a positive effect on how much you learn and your final grade. I do not take roll, but I am observant and will be able to ascertain who is there on a regular basis (and who is not). Please note that if you choose NOT to attend class, you are still responsible for any information, updates, reading assignments, etc that were announced or distributed in class.

Homework Assignments
The homework assignments are posted on the course website in pdf format. They MUST be turned in to me in-class on the day they are due. I DO NOT ACCEPT LATE HOMEWORK ASSIGNMENTS. They, along with the quizzes, serve the purpose of keeping you on your toes for the class readings and class attendance. Hopefully, these assignments will also make your preparation for the exams less stressful, given your advanced state of constant preparedness on the issue of money and banking.

Quizzes
The quizzes will be given in class and are short answer format. The answer keys to quizzes will be posted to the course website as they are given. For this reason, I DO NOT GIVE MAKE-UP QUIZZES. If you miss class on a day that a quiz is given, for whatever reason, then you have forfeited your right to take that quiz.

Exams
You may regard the exam dates listed below as carved in stone. Put them in your calendar immediately because there are no make-up exams and very few acceptable excuses for missing one. Acceptable excuses include a death in the family, a University-sponsored event or excursion, or a serious illness documented by a doctor. Exams are closed-book, closed-note, and closed-friend/neighbor. Exam questions may be multiple choice, short answer, fill-in-the-blank, and/or true false.

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ADDITIONAL REQUESTS

- I know about the traffic/parking nightmares on campus, as well as the current I-5 nightmare and am sympathetic, but I do request that you be on time if you choose to attend. If you arrive late, please come in quietly, settle quickly, and at least muster an apologetic expression for me. It is your responsibility to get any material that you miss. I will not provide lecture notes under any circumstances, so I recommend that you find a study-buddy or two in class.
• Please make sure that all cell phones and pagers are shut off during lecture. At a minimum, put these devices in silent mode and refrain from answering calls/pages/text messages during class.

• If you have a physical or learning disability that requires accommodation, please let me know as soon as possible and contact Services to Students with Disabilities at (916) 278-6955 to get the proper documentation well in advance of the first exam. Please note that legally, I cannot provide you accommodation without this documentation.

• Don’t cheat. Ever. Under any circumstances. My job is to teach you economics and then give you a grade that accurately reflects your knowledge of the subject. If you cheat, you force me to assume that you have cheated because you know nothing and your grade will reflect that assumption. As a student at CSUS, I expect you to understand the rules that preserve academic honesty as listed in the University Policy Manual and abide by them at all times. Ignorance of these rules is not a defense to a charge of academic dishonesty.

• This is not the type of class where you can learn the material on your own by looking through the textbook and someone else’s notes the night before the exam. (Not only is this not a good idea generally, but we are covering far too much material to even think this is a good idea). You must keep up with the reading and seek help when you don’t understand something. Utilize class time, make an appt to meet for office hours, and email to get your questions answered.

• **THIS IS SUMMER SCHOOL** By necessity, this course will be fast-paced and we will be covering a LOT of material with each class session. On the days that exams are scheduled, we will continue to meet AFTER the exam for the remaining 2 hours of class time. Quizzes will be allotted 20 minutes during the middle of class, thereby accommodating those students who arrive late or leave early.

• I am interested in your feedback and would prefer **not** to rely on the generic and basically useless evaluation questions that I am only able to read after the semester is already over. I am happy to listen to suggestions and criticisms in person or via email, but if you feel uncomfortable telling me what you really think, I’ve set up an anonymous feedback form on my website at www.csus.edu/indiv/c/chalmersk/Links%20Teaching.html. Yes, it’s really anonymous.