

## FINA 5400.01: Financial Markets and Institutions – Spring 2026

**Class Time:** Wednesdays, 6:30-9:20 pm

**Classroom:** BLB 050

### Instructor Contact

**Instructor Name:** Meredith Rhodes, PhD CFA

**Office Hours:**

- Wednesdays, 5:00 – 6:30 pm
- By Appointment

**Office Location:** BLB 379G

**Email:** [meredith.rhodes@unt.edu](mailto:meredith.rhodes@unt.edu)

**Communication Expectations:** While I want to make myself as available as possible to each of you, I must place some limitations on when I can be contacted. I would prefer that most general questions go through the Q&A forum in the Discussion Board area. If you have a general question about the course or assignments, please post it there. Either I will answer it, or one of your classmates will. This way, we can all benefit from the questions asked, and they can be answered in a venue that the whole class can see.

If you have a private question, please contact me via email, and I will respond within 24 hours on weekdays. You must use your UNT email address. Please do not expect a response over the weekend. Please use my phone number as a last resort - but also, please use it if you need to.

### Course Description

Determination of interest rates, their term structure, and the relationship with inflation. Management of interest rate risk. Financial instruments and their characteristics. Monetary policy, the Federal Reserve System, and regulation. Introduction to the international financial system.

### Course Structure

Class periods include lectures, discussions, and applied problems. During lectures, I will cover materials in the textbook and may work on example problems as necessary. Lectures are designed to introduce students to basic concepts and applications. Discussions are utilized to assess student understanding and perspective on the topic. Applied problems assess student understanding and help prepare students for exams.

Class sessions begin promptly at the scheduled time. Important concepts and applied problems are typically covered at the start of class. Students who arrive late will miss this critical content and may find it difficult to fully participate in subsequent discussions and activities.

### Course Prerequisites or Other Restrictions

FINA 5170 or equivalent; ECON 1100 or ECON 5000 or equivalent; ACCT 2010 or ACCT 5020 or equivalent; MATH 1190 or equivalent

## Course Objectives

1. Apply knowledge and concepts relevant to financial markets and institutions to current events.
2. Recall how symmetric versus asymmetric information impacts the structure and operation of financial markets and institutions.
3. Determine the appropriate measures of risk and return for various money and capital market instruments, and understand how the value of money market securities, bonds, stocks, mortgages and other financial securities are calculated.
4. Utilize the efficient market hypothesis and use empirical evidence of market performance to analyze the informational efficiency of various financial markets.
5. Evaluate empirical evidence of market performance, and contrast it with theories of market performance.
6. Analyze and research current problems or issues related to financial markets and institutions.

## Materials

- Financial Markets and Institutions 8th Edition by Anthony Saunders, Marci Millon Cornett, and Otgontsetseg (Otgo) Erhemjamts
- McGraw-Hill Connect Access: [Link](#)
- Financial Calculator. (Note: I use and teach from the Texas Instruments BA-II Plus)
- Additional Readings, which will be posted in Canvas.

## Teaching Philosophy

Professors and students have a reciprocal relationship in that I have duties to my students, and they have duties to me. It is my responsibility to engage and equip students with knowledge that will help them be successful in achieving business-related and financial goals. To do so, I will challenge students to think outside the box and utilize their critical thinking skills to solve problems related to complex situations related to financial markets. Further, it is my responsibility to motivate and challenge students to accomplish more than they think they can.

Students have the responsibility to prepare for class, be disciplined in maintaining a schedule to complete course activities, work diligently each and every week, and apply what they learn in class to problems they may face in future career endeavors.

## Technical Requirements & Skills

### Minimum Technology Requirements

- Computer
- Reliable internet access
- [Canvas Technical Requirements](https://clear.unt.edu/supported-technologies/canvas/requirements) (<https://clear.unt.edu/supported-technologies/canvas/requirements>)

### Computer Skills & Digital Literacy

- Using Canvas
- Using email with attachments
- Downloading and installing software

## Rules of Engagement

Rules of engagement refer to the way students are expected to interact with each other and with their instructors online. See the [Engagement Guidelines](https://clear.unt.edu/online-communication-tips) (https://clear.unt.edu/online-communication-tips) for more information.

## Getting Help

### Technical Assistance

Part of working in the online environment involves dealing with the inconveniences and frustration that can arise when technology breaks down or does not perform as expected. Here at UNT we have a Student Help Desk that you can contact for help with Canvas or other technology issues.

**UIT Help Desk:** <http://www.unt.edu/helpdesk/index.htm>

**Email:** [helpdesk@unt.edu](mailto:helpdesk@unt.edu)

**Phone:** 940-565-2324

**In Person:** Sage Hall, Room 130

**Walk-In Availability:** 8am-9pm

**Telephone Availability:**

- Sunday: noon-midnight
- Monday-Thursday: 8am-midnight
- Friday: 8am-8pm
- Saturday: 9am-5pm

**Laptop Checkout:** 8am-7pm

For additional support, visit [Canvas Technical Help](https://community.canvaslms.com/docs/DOC-10554-4212710328) (https://community.canvaslms.com/docs/DOC-10554-4212710328)

## Student Support Services

UNT provides mental health resources to students to help ensure there are numerous outlets to turn to that wholeheartedly care for and are there for students in need, regardless of the nature of an issue or its severity. Listed below are several resources on campus that can support your academic success and mental well-being:

- [Student Health and Wellness Center](https://studentaffairs.unt.edu/student-health-and-wellness-center) (https://studentaffairs.unt.edu/student-health-and-wellness-center)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services) (https://studentaffairs.unt.edu/counseling-and-testing-services)
- [UNT Care Team](https://studentaffairs.unt.edu/care) (https://studentaffairs.unt.edu/care)
- [UNT Psychiatric Services](https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry) (https://studentaffairs.unt.edu/student-health-and-wellness-center/services/psychiatry)
- [Individual Counseling](https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling) (https://studentaffairs.unt.edu/counseling-and-testing-services/services/individual-counseling)

Other student support services offered by UNT include

- [Registrar](https://registrar.unt.edu/registration) (https://registrar.unt.edu/registration)
- [Financial Aid](https://financialaid.unt.edu/) (https://financialaid.unt.edu/)
- [Student Legal Services](https://studentaffairs.unt.edu/student-legal-services) (https://studentaffairs.unt.edu/student-legal-services)

- [Career Center](https://studentaffairs.unt.edu/career-center) (https://studentaffairs.unt.edu/career-center)
- [Multicultural Center](https://edo.unt.edu/multicultural-center) (https://edo.unt.edu/multicultural-center)
- [Counseling and Testing Services](https://studentaffairs.unt.edu/counseling-and-testing-services) (https://studentaffairs.unt.edu/counseling-and-testing-services)
- [Pride Alliance](https://edo.unt.edu/pridealliance) (https://edo.unt.edu/pridealliance)
- [UNT Food Pantry](https://deanofstudents.unt.edu/resources/food-pantry) (https://deanofstudents.unt.edu/resources/food-pantry)

#### Academic Support Services

- [Academic Resource Center](https://clear.unt.edu/canvas/student-resources) (https://clear.unt.edu/canvas/student-resources)
- [Academic Success Center](https://success.unt.edu/asc) (https://success.unt.edu/asc)
- [UNT Libraries](https://library.unt.edu/) (https://library.unt.edu/)
- [Writing Lab](http://writingcenter.unt.edu/) (http://writingcenter.unt.edu/)
- [MathLab](https://math.unt.edu/mathlab) (https://math.unt.edu/mathlab)

## Course Policies

### Communication:

*Students must use their official UNT email address to communicate with the Professor.*

Please include FINA 5400 in the subject line

Students are expected to use appropriate and professional etiquette when communicating via email or in person. As business students, you should exhibit a high level of care as to whether your message is communicated clearly and in an appropriate manner, so the recipient can understand. Proofread your email before you send it! You want your email to reflect well on you and your intelligence. Check for spelling, punctuation, and grammatical errors. Despite the fact that most of us compose emails on our cell phones, emails are not text messages. Be mindful of your “tone” and language. Use appropriate greetings, full sentences, and a closure statement. Do not use text message shortcuts or acronyms.

### Laptop/Cellphone Use:

- Laptop: may use, but for note-taking purposes only
- Cellphone: may not use for any reason

Inappropriate use of laptops and cell phones is deemed disruptive and unacceptable behavior. I will only provide *one warning* to the student during the semester. After that, I will ask the student to leave. Further, the student will be considered absent for the class period. See UNT’s policy on the Code of Student Conduct for more information.

## Course Requirements

| <b>Assignment</b>      | <b>Percentage of Final Grade</b> |
|------------------------|----------------------------------|
| <i>Group Project 1</i> | <i>20%</i>                       |
| <i>Group Project 2</i> | <i>20%</i>                       |
| <i>Group Project 3</i> | <i>20%</i>                       |
| <i>Assignments</i>     | <i>10%</i>                       |
| <i>Exams</i>           | <i>30%</i>                       |
| <b>Total Possible</b>  | <b>100%</b>                      |

## Grading

- A = Above 89.5
- B = 79.5-89.5%
- C = 69.5-79.5%
- D = 59.5-69.5%
- F = Below 59.5%

## Group Projects

Students will complete three comprehensive data analysis projects throughout the semester, working in assigned groups of 4-5 members. These projects integrate course concepts with real-world financial data analysis, requiring students to collect data, perform statistical analysis, create professional visualizations, and provide economic interpretation of findings.

Projects must meet professional business communication standards with clear, data-supported analysis and high-quality visualizations. Detailed project requirements, grading rubrics, and success guidelines are provided in Canvas. Students are expected to demonstrate mastery of course concepts through practical application to real financial market data.

No late submissions will be accepted for any reason. Plan accordingly and submit early to avoid technical difficulties.

### Artificial Intelligence Policy

AI tools may be used for data formatting, grammar checking, and research assistance when properly cited. AI may not be used to conduct statistical analysis, write economic interpretations, or generate conclusions. All analytical insights and economic reasoning must represent original student work.

### Submission Requirements:

- One consolidated PDF document with the names of all group members that contains all written deliverables
- Raw data files used in analysis
- Any code or computational files (optional but encouraged)

- All submissions via Canvas by 6:30pm CT on due date

### Group assignments:

Students will be randomly assigned to new groups for each project to encourage collaboration with different classmates and expose students to varied analytical perspectives throughout the semester. Group assignments will be announced at the beginning of each project timeline. Groups will contain 3-5 students, depending on class size.

### Assignments

All assignments are administered through the course's McGraw-Hill website. Registration details are posted in Canvas. The due dates are listed for each assignment on the McGraw-Hill course website and at the end of this syllabus.

Assignments consist of quantitative and qualitative questions, which may be standalone math questions, true/false, or multiple choice. Each assignment consists of 20 questions worth 5 points each. There are 11 assignments throughout the semester. The lowest grade will be dropped, so that only 10 assignments will count toward the student's final grade.

*No late work will be accepted unless the student has a university excused absence.*

### Exams

There will be four exams. The lowest exam grade will be dropped, so that only three exams will count toward the student's final grade. Exams will consist of multiple-choice questions, which cover materials from the book as well as any assigned additional readings.

The first three exams are designed to cover the material introduced and discussed in the weeks prior to the exam but not before the last exam (i.e., only new material not previously tested). However, finance is cumulative in nature and some topics may reappear, which were tested on a previous exam.

The last exam is comprehensive and will consist of multiple-choice questions. It will be administered according to the UNT final exam schedule. See the examination policy below for more information.

### Course Evaluation

Student Perceptions of Teaching (SPOT) is the student evaluation system for UNT. It allows students to confidentially provide constructive feedback to their instructor and department to improve the quality of student experiences in the course.

### Course Policies

#### Assignment Policy

Assignments are administered through McGraw-Hill Connect. All due dates are listed in the McGraw-Hill Connect Course Website.

No late assignments are due unless the student has a university excused absence per UNT policy. If you have difficulties submitting an assignment, contact [McGraw-Hill Connect Support](#).

### Examination Policy

All electronics must be turned off during exams. For each test, bring your UNT ID so that the exam proctor can verify your identity. You are not allowed to collaborate with anyone else on an exam.

Students are allowed an 8.5 x 11-inch cheat sheet and may utilize both sides. Students may bring any calculator to use on the exam.

It is the student's responsibility to request an excused absence in writing, provide satisfactory evidence to substantiate excused absence, and deliver the request personally to me in a timely manner prior to the date in question. For university-excused absences, I will provide a reasonable time after the absence for the student to complete a missed exam. For more information on university excused absences, see UNT's policy on Student Attendance and Authorized Absences.

### Late Work

No late work will be accepted unless the student has a university excused absence.

### Attendance Policy

Attendance is not required, nor is it included as a component of your grade. However, it is highly encouraged because the material covered is generally considered difficult for the average student and is cumulative in its application.

It is highly recommended that students form groups with others in the class who agree to take class notes for the group in the event that someone in the group cannot attend class due to illness. Further, all lecture PowerPoint slides are being provided to students. These are my lecture notes. Although the lecture slides are not a substitute for attending class, they will provide students with context and structure as they read the material on their own.

### Syllabus Change Policy

The instructor reserves the right to change this syllabus if needed. Announcements will be made via Canvas.

### UNT Policies

#### Academic Integrity Policy

The G. Brint Ryan College of Business takes academic honesty seriously. Ethics and integrity are important business values, essential to building trust and adhering to both professional and legal standards. Academic dishonesty destroys trust, damages the reputation and the value of the degree, and is unacceptable.

According to UNT Policy 06.003, Student Academic Integrity, academic dishonesty occurs when students engage in behaviors including, but not limited to, cheating, fabrication, facilitating academic dishonesty, forgery, plagiarism, and sabotage. A finding of academic dishonesty may result in a range of academic penalties or sanctions, from admonition (a warning) to expulsion from the University.

Some of the most common examples of academic integrity violations include plagiarism or cheating, such as unauthorized assistance on examinations, homework, research papers, or case analyses. Your work must be

entirely your own. When working on assignments, you should not discuss your work with others unless approved by the course instructor. Group assignments should only be discussed with members assigned to your group, and all group members may be held accountable in some way for known academic integrity violations in a group assignment.

Another example of academic dishonesty relates to improper attribution. When preparing your assignments, you must cite all outside sources in the manner requested by your instructor. Copying or using material from any source prepared by or previously submitted by others, at UNT or other institutions, or downloaded from the Internet, is plagiarism. Unless directed otherwise in an assignment, large scale “cutting and pasting” from other sources, even if properly footnoted, is not appropriate. You should synthesize this material in your own words and provide a footnote.

Your instructor will specify what materials, if any, may be used on the tests and exams. Using materials other than those permitted, talking with other individuals during the exam, individuals exchanging information about an exam when one has taken the exam and the other has not, or copying or using material from another individual’s exam is academic dishonesty and will result in a meeting to discuss academic integrity violations and potentially issue sanctions mentioned above, and may result in ineligibility for academic scholarships. The use of online assistance, such as sites commonly used for finding homework solutions, group chat, cell phones, smart watches, and similar tools during exams is not allowed for any reason unless specifically permitted. No portion of an exam may be copied or photographed without permission.

Students are expected to conduct themselves in a manner consistent with the University's status as an institution of higher education. A student is responsible for responding to a request to discuss suspected academic dishonesty when issued by an instructor or other University official. If a student fails to respond after a proper attempt at notification has been made, the University may take appropriate academic actions in the absence of the student’s participation.

#### Guidance on GenAI:

In this course, you are encouraged to use Generative AI (GenAI) tools such as ChatGPT, Gemini, Claude, to support your learning and develop skills for a GenAI-oriented workforce. This use will help us stay technically proficient and ethically grounded. However, GenAI should complement, not replace, your critical thinking or our course materials. If something seems unclear, please seek clarification.

In line with the UNT Honor Code, all work you submit must be your own. Using GenAI tools without attribution or relying on them to complete assignments violates academic integrity and will be addressed according to university policy.

#### ADA Policy

The University of North Texas makes reasonable academic accommodations for students with disabilities. Students seeking reasonable accommodation must first register with the Office of Disability Access (ODA) to verify their eligibility. If a disability is verified, the ODA will provide you with a reasonable accommodation letter to be delivered to the faculty to begin a private discussion regarding your specific needs in a course. You may request reasonable accommodations at any time. However, ODA notices of reasonable accommodation should be provided as early as possible in the semester to avoid any delay in implementation. Note that students must obtain

a new letter of reasonable accommodation for every semester and must meet with each faculty member prior to implementation in each class. Students are strongly encouraged to deliver letters of reasonable accommodation during faculty office hours or by appointment. Faculty members have the authority to ask students to discuss such letters during their designated office hours to protect the privacy of the student. For additional information, refer to the [Office of Disability Access website](http://www.unt.edu/oda) at <http://www.unt.edu/oda>. You may also contact ODA by phone at (940) 565-4323.

### Emergency Notification & Procedures

UNT uses a system called Eagle Alert to quickly notify students with critical information in the event of an emergency (i.e., severe weather, campus closing, and health and public safety emergencies like chemical spills, fires, or violence). In the event of a university closure, please refer to Blackboard for contingency plans for covering course materials.

### Retention of Student Records

Student records pertaining to this course are maintained in a secure location by the instructor of record. All records, such as exams, answer sheets (with keys), and written papers submitted during the course, are kept for at least one calendar year after course completion. Coursework completed via the Blackboard online system, including grading information and comments, is stored in a safe electronic environment for one year. Students have the right to view their individual records; however, information about student's records will not be divulged to other individuals without proper written consent. Students are encouraged to review the Public Information Policy and the Family Educational Rights and Privacy Act (FERPA) laws, and the University's policy. See UNT Policy 10.10, Records Management and Retention, for additional information.

### Acceptable Student Behavior

Student behavior that interferes with an instructor's ability to conduct a class or other students' opportunity to learn is unacceptable and disruptive and will not be tolerated in any instructional forum at UNT. Students engaging in unacceptable behavior will be directed to leave the classroom, and the instructor may refer the student to the Dean of Students to consider whether the student's conduct violated the Code of Student Conduct. The University's expectations for student conduct apply to all instructional forums, including University and electronic classrooms, labs, discussion groups, field trips, etc. Visit UNT's [Code of Student Conduct](https://deanofstudents.unt.edu/conduct) (<https://deanofstudents.unt.edu/conduct>) to learn more.

### Access to Information - Eagle Connect

Students' access point for business and academic services at UNT is located at: [my.unt.edu](https://my.unt.edu). All official communication from the University will be delivered to a student's Eagle Connect account. For more information, please visit the website that explains Eagle Connect and how to forward e-mails to [Eagle Connect](https://it.unt.edu/eagleconnect) (<https://it.unt.edu/eagleconnect>).

### Student Evaluation Administration Dates

Student feedback is important and an essential part of participation in this course. The student evaluation of instruction is a requirement for all organized classes at UNT. The survey will be made available during weeks 13, 14, and 15 of the long semesters to provide students with an opportunity to evaluate how this course is taught. Students will receive an email from "UNT SPOT Course Evaluations via IASystem Notification" ([no-reply@iasystem.org](mailto:no-reply@iasystem.org)) with the survey link. Students should look for the email in their UNT email inbox. Simply click on the link and complete the survey. Once students complete the survey, they will receive a confirmation email

that the survey has been submitted. For additional information, please visit the [SPOT website](http://spot.unt.edu/) (<http://spot.unt.edu/>) or email [spot@unt.edu](mailto:spot@unt.edu).

### Sexual Assault Prevention

UNT is committed to providing a safe learning environment free of all forms of sexual misconduct, including sexual harassment, sexual assault, domestic violence, dating violence, and stalking. Federal laws (Title IX and the Violence Against Women Act) and UNT policies prohibit discrimination on the basis of sex and therefore prohibit sexual misconduct. If you or someone you know is experiencing sexual harassment, relationship violence, stalking, and/or sexual assault, there are campus resources available to provide support and assistance. UNT's Survivor Advocates can assist a student who has been impacted by violence by filing protective orders, completing crime victim's compensation applications, contacting professors for absences related to an assault, working with housing to facilitate a room change where appropriate, and connecting students to other resources available both on and off campus. The Survivor Advocates can be reached at [SurvivorAdvocate@unt.edu](mailto:SurvivorAdvocate@unt.edu) or by calling the Dean of Students Office at 940-565- 2648. Additionally, alleged sexual misconduct can be non-confidentially reported to the Title IX Coordinator at [oeo@unt.edu](mailto:oeo@unt.edu) or at (940) 565 2759.

### Important Notice for F-1 Students taking Distance Education Courses

#### **Federal Regulation**

To read detailed Immigration and Customs Enforcement regulations for F-1 students taking online courses, please go to the [Electronic Code of Federal Regulations website](http://www.ecfr.gov/) (<http://www.ecfr.gov/>). The specific portion concerning distance education courses is located in Title 8 CFR 214.2 Paragraph (f)(6)(i)(G).

The paragraph reads:

(G) For F-1 students enrolled in classes for credit or classroom hours, no more than the equivalent of one class or three credits per session, term, semester, trimester, or quarter may be counted toward the full course of study requirement if the class is taken on-line or through distance education and does not require the student's physical attendance for classes, examination or other purposes integral to the completion of the class. An online or distance education course is a course that is offered principally through the use of television, audio, or computer transmission, including open broadcast, closed circuit, cable, microwave, or satellite, audio conferencing, or computer conferencing. If the F-1 student's course of study is in a language study program, no online or distance education classes may be considered to count toward a student's full course of study requirement.

#### **University of North Texas Compliance**

To comply with immigration regulations, an F-1 visa holder within the United States may need to engage in an on-campus experiential component for this course. This component (which must be approved in advance by the instructor) can include activities such as taking an on-campus exam, participating in an on-campus lecture or lab activity, or other on-campus experiences integral to the completion of this course.

If such an on-campus activity is required, it is the student's responsibility to do the following:

(1) Submit a written request to the instructor for an on-campus experiential component within one week of the start of the course.

(2) Ensure that the activity on campus takes place and the instructor documents it in writing with a notice sent to the International Student and Scholar Services Office. ISSS has a form available that you may use for this purpose.

Because the decision may have serious immigration consequences, if an F-1 student is unsure about his or her need to participate in an on-campus experiential component for this course, s/he should contact the UNT International Student and Scholar Services Office (telephone 940-565-2195 or email [internationaladvising@unt.edu](mailto:internationaladvising@unt.edu)) to get clarification before the one-week deadline.

#### Student Verification

UNT takes measures to protect the integrity of educational credentials awarded to students enrolled in distance education courses by verifying student identity, protecting student privacy, and notifying students of any special meeting times/locations or additional charges associated with student identity verification in distance education courses.

See [UNT Policy 07-002 Student Identity Verification, Privacy, and Notification and Distance Education Courses](https://policy.unt.edu/policy/07-002) (<https://policy.unt.edu/policy/07-002>).

#### Use of Student Work

A student owns the copyright for all work (e.g., software, photographs, reports, presentations, and email postings) he or she creates within a class, and the University is not entitled to use any student work without the student's permission unless all of the following criteria are met:

- The work is used only once.
- The work is not used in its entirety.
- Use of the work does not affect any potential profits from the work.
- The student is not identified.
- The work is identified as student work.

If the use of the work does not meet all of the above criteria, then the University office or department using the work must obtain the student's written permission.

Download the UNT System Permission, Waiver, and Release Form

| Tentative Schedule |      |                          |  |               |                      |
|--------------------|------|--------------------------|--|---------------|----------------------|
| Week               | Date | Chapter                  | Topics   | Project       | Homework             |
| 1                  | 1/14 | 1                        | Introduction<br>Asymmetric Information                     |               | #1) Due 1/21 6pm CT  |
| 2                  | 1/21 | 2                        | Determinants of Interest Rates                             |               | #2) Due 1/28 6pm CT  |
| 3                  | 1/28 | 3                        | Interest Rates and Security Valuation                      |               | #3) Due 2/4 6pm CT   |
| 4                  | 2/4  | Exam 1                   |  |               |                      |
| 5                  | 2/11 | 5                        | Money Markets  |               | #4) Due 2/18 6pm CT  |
| 6                  | 2/18 | 6                        | Bonds  |               | #5) Due 2/25 6pm CT  |
| 7                  | 2/25 | 7                        | Mortgage Markets   | Project 1 Due | #6) Due 3/4 6pm CT   |
| 8                  | 3/4  | Exam 2                   |  |               |                      |
| 9                  | 3/11 | Spring Break (No Class)  |  |               |                      |
| 10                 | 3/18 | 4                        | The Federal Reserve System                                 |               | #7) Due 3/25 6pm CT  |
| 11                 | 3/25 | 11                       | Commercial Banks   |               | #8) Due 4/1 6pm CT   |
| 12                 | 4/1  | 14                       | Savings Institutions, Credit Unions, and Finance Companies | Project 2 Due | #9) Due 4/8 6pm CT   |
| 13                 | 4/8  | Exam 3                   |  |               |                      |
| 14                 | 4/15 | 17                       | Investment Companies                                       |               | #10) Due 4/22 6pm CT |
| 15                 | 4/22 | 16                       | Securities Firms and Investment Banking                    |               |                      |
| 16                 | 4/29 | 20                       | Types of Risks Incurred by Financial Institutions          | Project 3 Due | #11) Due 5/1 6pm CT  |
| 17                 | 5/6  | Final Exam – 8pm to 10pm |  |               |                      |