

**DEKALB TECHNICAL COLLEGE**  
**Clarkston Campus and Covington Campus**

**BANKING AND FINANCE**  
**ASSOCIATE IN APPLIED SCIENCE DEGREE**

The Banking and Finance Programs prepare students for employment in the banking, finance, mortgage, insurance, and securities industries as well as government. The programs provide opportunities to upgrade present knowledge and skills as required by our ever-changing business environment and technology. Additionally, the programs emphasize bank structure and organization; monetary theory; Federal Reserve System; functions of the Treasury Department; the role of technology innovation in expanding economies; the history of money and banking; interest rate theory; mortgage types and underwriting; insurance coverage types and sales; corporate finance; customer service; teller operations; microcomputers; domestic and international economics; bank business machines; business law and accounting.

<u>Course Number</u>	<u>Course</u>	<u>Class Hours</u>	<u>Lab Hours</u>	<u>Total Hours</u>	<u>Credit Hours</u>	<u>Prerequisite/Corequisite</u>
<b>FIRST QUARTER</b>						
ENG 191	Composition and Rhetoric I	50	0	50	5	*; See catalog for pre-reqs
ACC 101	Principles of Accounting I	40	40	80	6	Program Admission
BAF 100	Introduction to Banking and Finance	50	0	50	5	Program Admission
MAT 196	Contemporary Mathematics	<u>50</u>	<u>0</u>	<u>50</u>	<u>5</u>	* or MAT 103 with "C" or better
	<b>TOTAL</b>	190	40	230	21	
<b>SECOND QUARTER</b>						
ACC 102	Principles of Accounting II	40	40	80	6	ACC 101
BUS 101	Beginning Document Processing	10	90	100	5	
ENG 193	Literature and Composition	50	0	50	5	*
HUM 191	Introduction to Humanities	<u>50</u>	<u>0</u>	<u>50</u>	<u>5</u>	*, ENG 191 with minimum "C"
	<b>TOTAL</b>	150	130	280	21	
<b>THIRD QUARTER</b>						
ECO 191	Principles of Economics <b>OR</b>					
ECO 192	Microeconomics <b>OR</b>					
ECO 193	Macroeconomics	50	0	50	5	*
SCT 100	Introduction to Microcomputers	10	40	50	3	
MKT 106	Fundamentals of Selling	50	0	50	5	
BAF 200	Finance	<u>50</u>	<u>0</u>	<u>50</u>	<u>5</u>	ACC 101
	<b>TOTAL</b>	160	40	200	18	
<b>FOURTH QUARTER</b>						
BAF 113	Money and Banking	50	0	50	5	*
ACC 106	Accounting Spreadsheet Fundamentals	10	40	50	3	BUS 101 or CIS 101 and SCT 100 with minimum grade of "C"
BAF 114	Bank Business and Information Systems	10	40	50	3	MAT 111
BAF 215	Web-Based Banking and Finance	<u>20</u>	<u>30</u>	<u>50</u>	<u>5</u>	BAF 100, SCT 100
	<b>TOTAL</b>	90	110	200	16	
<b>FIFTH QUARTER</b>						
BAF 115	Financial Management and Counseling	40	10	50	4	*
MKT 103	Business Law	50	0	50	5	
BAF 205	Real Estate Finance	50	0	50	5	*
SPC 191	Fundamentals of Speech	<u>50</u>	<u>0</u>	<u>50</u>	<u>5</u>	ENG 191 with minimum "C"
	<b>TOTAL</b>	190	10	200	19	
<b>SIXTH QUARTER</b>						
BAF 210	Contemporary Bank Management	50	0	50	5	BAF 100
BAF 132	Banking and Finance O.B.I. I <b>OR</b>	0	100	100	5	*, ENG 191, BAF 100
XXX XXX	Elective				(5)	
BAF 133	Banking and Finance O.B.I. II <b>OR</b>	0	100	100	5	BAF 132
XXX XXX	Elective				(5)	
	<b>TOTAL</b>	50+	200+	250+	15	

\*Program admission level English, reading, and/or math competency required.

CIP CODE: 52.0803N3

MAJOR CODE: BFN3

REQUIRED CREDIT HOURS: 110

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The curriculum is subject to change to meet changing conditions. As set forth in its catalog, DeKalb Technical College does not discriminate on the basis of race, color, creed, national or ethnic origin, gender, religion, disability, age, veteran status, or citizenship status (except in those special circumstances permitted or mandated by law).

**DEKALB TECHNICAL COLLEGE**  
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**BANKING AND FINANCE COURSE DESCRIPTIONS**

**ACC 101 - PRINCIPLES OF ACCOUNTING I (6)**

Prerequisite: Program Admission

Introduces the student to the basic concepts of the complete accounting cycle and provides the student with the necessary skills to maintain a set of books for a sole proprietorship. Topics include: accounting vocabulary, introduction to transactions, debits and credits, journalizing, posting, financial statements, adjusting, closing, and banking procedures. Laboratory work demonstrates theory presented in class.

**ACC 102 - PRINCIPLES OF ACCOUNTING II (6)**

Prerequisite: ACC 101 with minimum grade of "C"

Applies the basic principles of accounting to account classifications and subsidiary record accounting. Topics include: partnerships, inventory, receivables and payables, payroll, and plant assets. Laboratory work demonstrates theory presented in class.

**ACC 106 - ACCOUNTING SPREADSHEET FUNDAMENTALS (3)**

Prerequisites: BUS 101 or CIS 101 and SCT 100 with minimum grade of "C"

Provides instruction in the use of electronic spreadsheet software packages for program-related spreadsheet applications. Students become proficient in creation, modification, and combination of spreadsheets. Topics include: creation of spreadsheet; editing and deleting entries; introduction to macros; computations through the use of formula and/or logic functions; and program-related spreadsheet applications. Laboratory work includes theoretical and technical application.

**BAF 100 – INTRO TO BANKING AND FINANCE (5)**

Introduces the student to the history, beginning concepts, and structure of the banking industry. The student is also introduced to the early concepts of value, exchange mediums, invested capital, currency circulation, surplus, insurance, national income, charging of interest, price system, technology change, and global banking.

**BAF 113 - MONEY AND BANKING (5)**

Prerequisite: Program Admission

Emphasizes the relevance of monetary instruments, intermediaries, and the central banks as they impact local, state, national, and international economics. Topics include: history and evolution of financial institutions; monetary instruments and flow; and central banking, operation, and policies.

**BAF 114 - BANK BUSINESS AND INFORMATION SYSTEMS (3)**

Prerequisite: MAT 111

Emphasizes basic use of the calculator, teller terminal, proof machine, and the financial computer. Topics include: introduction to types of equipment, calculators, teller machines, proof machines, and financial software.

**BAF 115 - FINANCIAL MANAGEMENT AND COUNSELING (4)**

Prerequisite: Program Admission

Provides knowledge and applications in the management of personal and consumer finance. Topics include: record keeping, budgeting, credit principles, investment principles, insurance needs, economic forecasting, and financial planning.

**BAF 132 - BANKING AND FINANCE OCCUPATIONAL-BASED INSTRUCTION I (5)**

Prerequisites: Program Admission, ENG 191, BAF 100

Introduces students to the application and reinforcement of banking and finance and employability principles in the actual job placement or practicum experience. Students are acquainted with occupational responsibilities through realistic work situations and are provided with insights into banking and finance applications on the job. Topics include, but are not limited to: problem solving, adaptability to the job setting, use of proper interpersonal skills, application of banking and finance techniques, and professional development. The occupational based instruction is implemented through the use of written individualized training plans, written performance evaluation, required weekly seminar, and required practicum or on the job training.

**BAF 133 - BANKING AND FINANCE OCCUPATIONAL-BASED INSTRUCTION II (5)**

Prerequisite/Corequisite: BAF 132

Focuses on the application and reinforcement of banking and finance and employability principles in an actual job placement or practicum experience. Students are acquainted with occupational responsibilities through realistic work situations and are provided with insights into banking and finance applications on the job. Topics include, but are not limited to: problem solving, adaptability to the job setting, use of proper interpersonal skills, application of the banking and finance techniques, and professional development. The occupational based instruction is implemented through the use of written individualized training plans, written performance evaluation, required weekly seminar, and required practicum or on the job training.

**BAF 200 - FINANCE (5)**

Prerequisite: ACC 101; MAT 111 or MAT 196

Provides knowledge and application of the concepts of capitalism and free enterprise, wealth creation ability, risk concepts, trend analysis and market value, compounding, time value of money, capital budgeting decisions, stock shelf registration, technology application, and discounted present value.

**BAF 205 - REAL ESTATE FINANCE (5)**

Prerequisite: Program Admission

Emphasizes the real estate industry including mortgage types, amortization, maturity mismatch, flexible loan insurance, regulations, loan origination, loan processing, real estate appraisals, disclosure, title insurance, foreclosure, mortgage backed securities, technology use, and warehousing.

**BAF 210 - CONTEMPORARY BANK MANAGEMENT (5)**

Prerequisite: BAF 100

Provides knowledge and application of the principles of bank management, bank services, bank technology, currency acts and regulations, bank holding companies, correspondent banking, affiliated banks, bank stock valuation, asset liability management, returns and margins, bank liquidity, composition of deposits and customer service.

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**BANKING AND FINANCE COURSE DESCRIPTIONS**

**BAF 215 - WEB-BASED BANKING AND FINANCE (5)**

Prerequisites: BAF 100, SCT 100

Introduces the student to the origins of virtual banking, the new Web-O-Nomics (a concentration economy), converging technologies, digital value chains, and hands-on Web Bank and Financial Services account set-up. Topics include: amorphing of Financial Services, student Web site assignments/navigation, networking, icons, gateways, I.S.P.N.s, Internet bandwidth consideration, R.A.M., R.O.M., and N.V.I memories, making recurring Web payments, Web new account set-up, Web brokering, Web bank regulations, bank security, technology resources, data warehouses, digital currency, rich information exchange, b-web partnering, universal standards, TCP/IP protocol, H.T.M.L. and Java network significance, performance and fidelity, S.S.L. encrypting, adding new functionality to financial services, accounting software review, and multiple case studies.

**BUS 101 - BEGINNING DOCUMENT PROCESSING (5)**

Introduces the touch system of keyboarding placing emphasis on correct techniques, mastery of the keyboard, and simple business correspondence. Students attain a minimum typing speed of 25 words per minute with a maximum of three errors on a three-minute timed keyboarding test. Topics include: alphabetic and numeric symbols, simple formatting, keyboarding speed and accuracy, care of equipment, and proofreading. Laboratory practice parallels class instruction.

**ECO 191 - PRINCIPLES OF ECONOMICS (5)**

Prerequisites: Program admission (degree) English and Math  
Provides a description and analysis of economic operations in contemporary society. Emphasis is placed on developing an understanding of economic concepts and policies as they apply to everyday life. Topics include: basic economic principles, economic forces and indicators, capital and labor, price, competition, and monopoly, money and banking, government expenditures (federal and local), fluctuations in production, employment, and income, and the United States economy in perspective.

**MKT 103 - BUSINESS LAW (5)**

Introduces the study of contracts and other business obligations and the legal environment. Topics include: creation and evolution of laws, court decision process, sales contracts, commercial papers, risk-bearing devices, and the Uniform Commercial Code.

**MKT 106 - FUNDAMENTALS OF SELLING (5)**

Emphasizes sales strategy and techniques that will assist the individual in the sales process. Topics include: customer relations, personal preparation, product/service knowledge, selling techniques and procedures, sales presentations, and the ethics of selling.

**ESTIMATED PROGRAM COSTS**

**BANKING AND FINANCE  
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**First Quarter**

Tuition/Fees.....	\$544.00
Books/ Supplies (Diskettes) .....	160.00
<b>Total</b> .....	<b>\$704.00</b>

**Second Quarter**

Tuition/Fees.....	\$544.00
Books/ Supplies (Diskettes) .....	235.00
<b>Total</b> .....	<b>\$779.00</b>

**Third Quarter**

Tuition/Fees.....	\$544.00
Books/ Supplies (Diskettes) .....	310.00
<b>Total</b> .....	<b>\$854.00</b>

**Fourth Quarter**

Tuition/Fees.....	\$544.00
Books/ Supplies (Diskettes) .....	85.00
<b>Total</b> .....	<b>\$629.00</b>

**Fifth Quarter**

Tuition/Fees.....	\$544.00
Books/ Supplies (Diskettes) .....	160.00
<b>Total</b> .....	<b>\$704.00</b>

**Sixth Quarter**

Tuition/Fees.....	\$544.00
Books.....	85.00
<b>Total</b> .....	<b>\$629.00</b>

**Total Cost**..... **\$4,299.00**

Tuition/fees and cost of books/supplies are estimates only and are subject to change without notice. Tuition is based on Georgia residency.  
10/07