

MGT 3079 Syllabus

Management of Financial Institutions, Section A, 3 credits
Fall 2026

General information

Instructor:	Dr. Jacqueline Garner
Email:	Jacqueline.Garner@Scheller.GaTech.edu
Class:	Monday & Wednesday, 11:00 a.m. – 12:15 p.m.
Student Drop-in Hours:	TBA
Website:	Canvas
Prerequisite:	MGT 3062 or MGT 3078

Teaching Assistant (TA) Contact information: TBA

Course Information

Description

The objective of this course is to introduce students to the role of bank and non-bank financial intermediaries and the management of their operations. The course will provide an introduction to the various kinds of financial institutions, discuss their operations, and highlight their differences from other forms of corporations. The focus of the course is to provide a detailed analysis of various techniques used to measure the unique risks faced by financial institutions. Special emphasis will be placed on the valuation of various fixed income securities which play a major role in the operation of the financial intermediaries. The course is structured into three parts: (a) introduction of various kinds of financial institutions, (b) measurement of various risks faced by these institutions, (c) management of these risks and (d) the role of Artificial Intelligence (AI) in financial institutions.

Course Goals and Learning Outcomes

Once completed, the student should have the following capabilities:

- Understand various markets and their distinctions
- Understand and distinguish different types of financial institutions
- Understand interest rates, loanable funds, forward rates
- Identify assets and liabilities of a bank and evaluate the performance of commercial banks
- Know the main regulators of banks
- Understand and calculate duration/immunization
- Understand mortgages and securitization
- Understand risks faced by FIs (credit, interest rate and off-balance sheet)
- Understanding credit analysis models
- Understand the basics of fintech and crypto currencies

Required Course Materials

Course Text

Financial Markets and Institutions, Saunders, Cornett, and Erhemjamts
Risk Management and Financial Institutions, 2024 Release

Harvard Business Publishing Cases

TBA

Homework/E-book:

McGraw-Hill Connect: Homework will be conducted online via “Connect.” The E-book AND access to the homework are sold as a bundle and can be purchased by accessing the McGraw-Hill Connect interface within Canvas.

Additional Materials/Resources

- Excel, with Toolpak and Solver. The latest version of Excel can (and should) be acquired here: https://gatech.service-now.com/home?id=kb_article_view&sysparm_article=KB0027029
- Access to the internet.
- Calculator (any)

Course Management and Delivery:

- This class is a Face to Face (F2F) class which meets M/W.
- Course notes/assignments/quizzes are on Canvas (Learning Management System, LMS)
- Classes will be held in person **and will not be live streamed.**
- Please always place your **name card/tent** in front of you when attending in person

Technology/Software Requirements

Internet connection (DSL, LAN, or cable connection desirable)

Grading Policy

Introductory assignments: 5%

Homework: 15%

Class work: 15%

Video Assignments: 10%

Exams (2): 40%

Case: 13%

Peer evaluation: 2%

Canvas

Canvas Modules

All notes such as PowerPoints and Video Lectures can be found in Modules.

Description of graded components

- 1) **Introductory components**
- 2) **Class work**
- 3) **Exams**
- 4) **Video assignments**
- 5) **Homework**
- 6) **Cases (Group Work)**
- 7) **Peer evaluation**

Introductory components: Two assignments will ensure we build community and you are familiar with the syllabus.

- a) Introduction to class
- b) Syllabus Quiz

In total, these count 5% of your total grade.

Description of graded components, continued

Class Work: In total, class work counts 15% of your total grade. Most classes will consist of the instructor and students working through a problem together. These exercises will reinforce concepts and calculations. Class work will be uploaded as an assignment due TYPICALLY on Fridays at 11:59 p.m. Week 1 class work has a due date of Sunday (exception). **To obtain credit for Class Work, your file needs to be complete AND you must attend all classes during the week, and you must work on the file during class.** If you turn in a completed file, but you have exceeded the allowed “free absences” you do not get full credit for your work. Each student has **three** “free” absences; if you miss a class without a documented excuse, you must use up one of your “free” absences. Once you exceed three absences, no class work counts unless you attend class. If you are excused from class, you are not penalized for missing class work.

Video assignments: Video assignments are intended to introduce you to a topic. The videos are very short, and there are a few questions embedded in each assignment. You will be given two attempts at each assignment. Each video assignment will be due at 11:59 p.m.

In total, video assignments count 10% of your total grade.

Exams: Two exams will be given. **In total, Exams count 40% of your total grade.**

Homework: Homework is completed in Connect (McGraw-Hill, integrated into Canvas). More details are on the following pages. Your homework grade will be the average of the percentage grades.

In total, homework counts 15% of your total grade.

Case: The case and peer evaluation together counts 15% of your total grade (group project).

Cases require peer evaluations. Learners who complete zero or very minimal work on the group assignment will receive a zero on the case assignment (that is, they do not benefit from the group grade). If it is determined by the instruction team that a learner has not contributed the effort that was agreed and expected amongst the group, that learner’s grade will suffer. Very little or no contribution to the project/case will result in a zero. Simply responding to messages or emails does not count as contributing. Contribution means making intellectual input toward required submissions (e.g., Excel files, case questions, write-ups), such as creating or editing content or applying course principles and techniques. Peer evaluations also count toward the final grade. In order to receive credit for completing the evaluation, each learner must provide details of what other team members did on the case. Specifics matter. Not only will a learner not receive grade credit if the evaluation is not complete, but the instructor will also ignore it completely in evaluating the team members’ contribution.

Learners will have 48 hours from the time that a grade is posted to voice any dispute for that assignment’s grade to the instruction team, after which the learner will have implicitly accepted the grade without dispute.

Connect, for Homework

To access homeworks, go to the Canvas Homepage, and click on the McGraw-Hill Connect LTIA button.

Grading Scale

Your final grade will be assigned as a letter grade according to the following scale:

A	90-100%
B	80-89%
C	70-79%
D	60-69%
F	0-59%

Timing Policy

- The Modules (Course Content) follow a logical sequence that includes knowledge-building and experience-building.
- Assignments should be completed by their due dates, in order.
- You will have access to the course content for the scheduled duration of the course.

Class Assignments

This class will consist of synchronous class time. Videos are posted on Canvas, and learners should watch these PRIOR to the beginning of the week. During class time, students, along with instructor, will practice several problems/calculations which each student will submit as an assignment most weeks (except for weeks when exams are administered). Login on a regular basis to complete your work, so that you do not have to spend a lot of time reviewing and refreshing yourself regarding the content.

Drop-in Hours and Participation

- Drop-in hours will be held every Monday from 5:30 p.m. to 6:45 p.m. and by appointment!
- Participation is voluntary

Attendance

If you are excused from class, you are not penalized for missing class work. You must attend class to get credit for class work. You can miss three (3) class for “free.” If you miss a class AND you have not missed more than 3 classes, you can turn in class work and it will be accepted. If you turn in a completed file, but you have exceeded the allowed “free absences” you do not get full credit for your work. Each student has **three** “free” absences; if you miss a class without a documented excuse, you must use up one of your “free” absences. Once you exceed three absences, no class work counts unless you attend class. If you miss class for an Institute approved absence, this does not count toward the three free absences.

CIOS Incentive

To help encourage students to complete the CIOS survey, if the completion rate is above 90% for an entire class by week 14, I will drop another HW and another video assignment!

Accommodation for Students with Disabilities

If you are a student with learning needs that require special accommodation, contact the Office of Disability Services at (404)894-2563 or <http://disabilityservices.gatech.edu/>, as soon as possible, to make an appointment to discuss your special needs and to obtain an accommodations letter. Please also e-mail me as soon as possible in order to set up a time to discuss your learning needs.

Communication Center

The Communication Center is available for in person and online appointments. Consultants help with written and multimodal projects, papers, presentations, and much more. More information is here: <https://commlab.gatech.edu/>

Pathways to Success at Tech

Student Success includes a network of support, from peers to professional staff. More information is here: [Success at Tech – Helping you succeed at GT! \(gatech.edu\)](https://www.gatech.edu/success-at-tech).

Resources available include: **LGBTQIA** Center, OMED, Women's Resource Center, study supports (Tutoring and Academic Support, the Communication Center), mental health resources (CARE), food banks and food security resources (STAR), resources for veterans, service members, and their families, and others.

Course Expectations & Guidelines

Academic Integrity

Honesty and transparency are important features of good scholarship. On the flip side, plagiarism and cheating are serious academic offenses with serious consequences. If any student is discovered engaging in either behavior in this course, they will earn a failing grade on the assignment in question, and further disciplinary action may be taken.

Additionally, any student suspected of cheating or plagiarizing on an assignment will be reported to the Office of Student Integrity, which will investigate the incident and identify the appropriate penalty for violations.

If you have questions about my integration of the university's honor code into this course, please do not hesitate to ask via email or discussion post. My aim is to foster an environment where you can learn and grow, while ensuring that the work we all do is honest and fair.

Here at Georgia Tech the aim is to cultivate a community based on trust, academic integrity, and honor. Students are expected to act according to the highest ethical standards. For information on Georgia Tech's Academic Honor Code, please visit <http://www.catalog.gatech.edu/policies/honor-code/> or <http://www.catalog.gatech.edu/rules/18/>.

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Statement of Intent for Inclusivity

As a member of the Georgia Tech community, I am committed to creating a learning environment in which all of my students feel safe and included. Because we are individuals with varying needs, I am reliant on your feedback to achieve this goal. To that end, I invite you to enter into dialogue with me about the things I can stop, start, and continue doing to make my classroom an environment in which every student feels valued and can engage actively in our learning community.

Student-Faculty Expectations Agreement

At Georgia Tech we believe that it is important to strive for an atmosphere of mutual respect, acknowledgement, and responsibility between faculty members and the student body. See <http://www.catalog.gatech.edu/rules/22/> for an articulation of some basic expectation that you can have of me and that I have of you. In the end, simple respect for knowledge, hard work, and cordial interactions will help build the environment we seek. Therefore, I encourage you to remain committed to the ideals of Georgia Tech while in this class.

Religious Holiday

A student who wishes to observe a religious holiday/event should email the instructor within the first two weeks of the semester regarding the holiday/absence for planning purposes. If the absence falls on an examination date, the student will be allowed to complete make-up work.

Extensions, Late Assignments, & Re-Scheduled/Missed Exams

- No late work is not accepted.
- All assignments are expected to be completed and submitted by the due date
- Late assignments are not accepted unless there are **extenuating circumstances**. **These extenuating circumstances** should be communicated with the professor before an assignment is missed or late
- Proper documentation for all extenuating circumstances must be provided and documented properly

Communication

- Discussion boards/forums will be done via Canvas
- Email will be done via the Inbox function within Canvas
- Announcements will be made via Canvas. You must have Canvas set up to forward the announcement to your email.

Online Student Conduct and (N)etiquette

Communicating appropriately in the online classroom can be challenging. In order to minimize this challenge, it is important to remember several points of “internet etiquette” that will smooth communication for both students and instructors.

Netiquette refers to etiquette that is used when communicating on the Internet. Review the Core Rules of Netiquette. When you are communicating via email, discussion forums or synchronously (real-time), please use correct spelling, punctuation and grammar consistent with the academic environment and scholarship.

We expect all participants (learners, faculty, teaching assistants, staff) to interact respectfully. Learners who do not adhere to this guideline may be removed from the course.

1. Conner, P. (2006-2014). Ground Rules for Online Discussions, Retrieved 4/21/2014 from: <http://teaching.colostate.edu/tips/tip.cfm?tipid=128>