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| For Academic Affairs and Research Use Only | |
| Proposal Number |  |
| CIP Code: |  |
| Degree Code: |  |

**New or Modified Course Proposal Form**

**[X ] Undergraduate Curriculum Council**

**[ ] Graduate Council**

|  |
| --- |
| **[X]New Course, [ ]Experimental Course (1-time offering), or [ ]Modified Course (Check one box)** |

Signed paper copies of proposals submitted for consideration are no longer required. Please type approver name and enter date of approval.

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| --- | --- |
| Jim Washam 10/20/2020 **Department Curriculum Committee Chair** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Enter date…  **COPE Chair (if applicable)** |
| Patricia Quinn Johnston 10/26/2020 **Department Chair** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Enter date…  **Head of Unit (if applicable)** |
| Melodie Philhours 10/28/2020  **College Curriculum Committee Chair** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Enter date…  **Undergraduate Curriculum Council Chair** |
| Mary Elizabeth Spence 10/27/2020 **Office of Assessment (new courses only)** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Enter date…  **Graduate Curriculum Committee Chair** |
| Melody Lo 10/28/2020 **College Dean** | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Enter date…  **Vice Chancellor for Academic Affairs** |
| \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Enter date…  **General Education Committee Chair (if applicable)** |  |

1. **Contact Person (Name, Email Address, Phone Number)**

Dr. David Kern, [dkern@astate.edu](mailto:dkern@astate.edu) 870-680-8466

1. **Proposed starting term and Bulletin year for new course or modification to take effect**

Fall 2021

**Instructions:**

*Please complete all sections unless otherwise noted. For course modifications, sections with a "Modification requested?" prompt need not be completed if the answer is "No."*

|  |  |  |
| --- | --- | --- |
|  | **Current (Course Modifications Only)** | **Proposed (New or Modified)**  *(Indicate "N/A" if no modification)* |
| **Prefix** |  | **FIN** |
| **Number\*** |  | **4613** |
| **Title** |  | **Commercial Credit Analysis** |
| **Description\*\*** |  | An in-depth study of the lending process for a Commercial Bank. Topics covered include loan structuring, analysis of commercial and consumer loan applications, analysis of financial statements and tax returns needed to make a lending decision, and detecting problem loans. |

***\**** (Confirm with the Registrar's Office that number chosen has not been used before and is available for use. For variable credit courses, indicate variable range. *Proposed number for experimental course is 9*. )

\*\*Forty words or fewer as it should appear in the Bulletin.

1. **Proposed prerequisites and major restrictions** **Modification requested [NO]**

(Indicate all prerequisites. If this course is restricted to a specific major, which major. If a student does not have the prerequisites or does not have the appropriate major, the student will not be allowed to register).

1. Yes Are there any prerequisites?
   1. If yes, which ones?

FIN 3713 Business Finance

* 1. Why or why not?

FIN 3713 covers the foundation of finance and is required for all other upper level finance courses

1. NO Is this course restricted to a specific major?
   1. If yes, which major? Enter text...
2. **Proposed course frequency [Modification requested [NO]**

(e.g. Fall, Spring, Summer; if irregularly offered, please indicate, "irregular.") *Not applicable to Graduate courses.*

Spring

1. **Proposed course type [Modification requested? No]**

Will this course be lecture only, lab only, lecture and lab, activity (e.g., physical education), dissertation/thesis, capstone, independent study, internship/practicum, seminar, special topics, or studio? Please choose one.

Lecture

1. **Proposed grade type [Modification requested? No]**

What is the grade type (i.e. standard letter, credit/no credit, pass/fail, no grade, developmental, or other [please elaborate])

Standard Letter

1. NO Is this course dual-listed (undergraduate/graduate)?
2. NO Is this course cross-listed?

*(If it is, all course entries must be identical including course descriptions. Submit appropriate documentation for requested changes. It is important to check the course description of an existing course when adding a new cross-listed course.)*

**a.** – If yes, please list the prefix and course number of the cross-listed course.

Enter text...

**b.** – **Yes / No** Can the cross-listed course be used to satisfy the prerequisite or degree requirements this course satisfies?

Enter text...

1. No Is this course in support of a new program?

a. If yes, what program?

Enter text...

1. NO Will this course be a one-to-one equivalent to a deleted course or previous version of this course (please check with the Registrar if unsure)?

a. If yes, which course?

Enter text...

**Course Details**

1. **Proposed outline** **[Modification requested {NO]**

(The course outline should be topical by weeks and should be sufficient in detail to allow for judgment of the content of the course.)

**Course Outline**

|  |  |
| --- | --- |
| **DATE** | **CHAPTER/TOPIC** |
| **Week 1** | **Chap. 1: Getting to Know the Customer; Case: Metro Drug. Co.** |
| **Week 2** | **Chap. 3: Understanding the No.'s – Analyzing Historical Cash Flow**  **Case: Savitt Heavy Const. Equip., Inc.** |
| **Week 3** | **Chap. 2: Understanding the Numbers-Analyzing Financial Stmts.**  **Case: Fit Rite, Inc.** |
| **Week 4** | **Chap. 3A: Understanding the No.'s – Analyzing Cash Flow Projections** |
| **Week 5** | **Chap. 4: Applying Non-Financial Analysis Skills;**  **Case: JR Wholesaling Co., Inc** |
|  | **EXAM #1**  **[Covers Chapters 1 through 4]** |
| **Week 6** | **Chap. 5: Loan Structuring**  **Case: Payne Equipment, LLC** |
| **Week 7** | **Chap. 6: Third Party Support** |
| **Week 8** | **Chap. 6: Personal Credit Bureau Scores**  **Chap. 6A: Presentation Package** |
| **Week 9** | **Chap. 7: Analyzing Business Tax Returns** |
|  | **EXAM #2**  **[Covers Chapters 5 through 7]** |
| **Week 10** | **Chap. 8: Analyzing Personal Financial Statements & Tax Returns** |
| **Week 11** | **Chap. 8A: Global Cash Flow**  **Case: Anderson's Apt. Refinance** |
|  | **Chap. 9: Detecting Problem Loans**  **Case: Acme Paint Co.** |
| **Week 12** | **Loan Case Presentations**  **[Prep – Work in Groups]** |
| **Week 13** | **Loan Case Presentations**  **[Present to Banker Loan Comm.]** |
| **Week 14** | **EXAM #3**  **[Covers Chapters 8; 8A; 9]** |
| **Week 15** | **FINAL EXAM** |

1. **Proposed special features** **[Modification requested? Yes/No]**

(e.g. labs, exhibits, site visitations, etc.)

Enter text...

1. **Department staffing and classroom/lab resources**

Taught by Current Faculty

1. Will this require additional faculty, supplies, etc.?

NO

1. NO Does this course require course fees?

*If yes: please attach the New Program Tuition and Fees form, which is available from the UCC website.*

**Justification**

**Modification Justification (Course Modifications Only)**

1. Justification for Modification(s)

Enter text...

**New Course Justification (New Courses Only)**

1. Justification for course. Must include:

a. Academic rationale and goals for the course (skills or level of knowledge students can be expected to attain)

The Finance Banking emphasis degree helps prepare students for careers in commercial banking. Commercial Banks are one of the most important financial institutions in our economy, and one of their primary functions is commercial lending. The majority of income produced by commercial banks is from commercial lending activities. Currently, two courses are dedicated to the coverage of commercial banks. Limited coverage is given to the lending function of a bank, and it is our goal to increase coverage of how the lending process works. In a review of other University banking programs and discussions with other banking program Directors and Chairs, it was found that most University Banking Programs have three dedicated courses to the coverage of Commercial Banking. One of those classes is dedicated to Commercial Lending, and all of the courses are required for the major. The Risk Management Association has a Banking Group annual meeting for Chairs and Program Directors to discuss best practices for University Commercial Banking Programs. Other Program Directors suggested that it would be very difficult to cover all of the needed material in only two courses. They suggested that if a program has only two courses, they should strongly consider adding the third class. A meeting with leaders in the Commercial Banking industry in Arkansas also suggested that we add a dedicated Commercial Lending course. The proposed course will use the Commercial Lending materials provided by the Risk Management Association (RMA), and the students will have the opportunity to take the Credit Essential Certification test. The RMA created this certification for college students in University Banking Programs. The additional coverage of commercial lending and the opportunity to earn the Credit Essential Certification will enhance our graduates' career opportunities.

b. How does the course fit with the mission of the department? If course is mandated by an accrediting or certifying agency, include the directive.

The course strengthens the Finance – Banking emphasis program and adds another option for students who want to learn more about the commercial lending process.

c. Student population served.

Finance – Banking emphasis majors. Other students that have completed Business Finance, FIN 3713 or equivalent, are welcome to take the course as an elective. Finance – Financial Management emphasis students can choose the course as one of the required Finance electives.

d. Rationale for the level of the course (lower, upper, or graduate).

Upper level –Prerequisite FIN 3713, Business Finance

**Assessment**

**Assessment Plan Modifications (Course Modifications Only)**

1. No Do the proposed modifications result in a change to the assessment plan?

*If yes, please complete the Assessment section of the proposal*

**Relationship with Current Program-Level Assessment Process (Course modifications skip this section unless the answer to #18 is "Yes")**

1. What is/are the intended program-level learning outcome/s for students enrolled in this course? Where will this course fit into an already existing program assessment process?

BS Finance, Emphasis Banking Outcomes

Outcome #4 Project cash flows associated with corporate project evaluation

1. Considering the indicated program-level learning outcome/s (from question #19), please fill out the following table to show how and where this course fits into the program's continuous improvement assessment process.

*For further assistance, please see the 'Expanded Instructions' document available on the UCC - Forms website for guidance, or contact the Office of Assessment at 870-972-2989.*

|  |  |
| --- | --- |
| **Program-Level Outcome 4 (from question #19)** | Project cash flows associated with corporate project evaluation |
| Assessment Measure | Test Questions in FIN 4723 Investments and Major Field Test |
| Assessment  Timetable | Every three years |
| Who is responsible for assessing and reporting on the results? | Finance Faculty |

*(Repeat if this new course will support additional program-level outcomes)*

**Course-Level Outcomes**

1. What are the course-level outcomes for students enrolled in this course and the associated assessment measures?

|  |  |
| --- | --- |
| **Outcome 1** |  |
| Which learning activities are responsible for this outcome? | Analyze a commercial loan application including cash flows and make a decision to make or deny a loan |
| Assessment Measure | Presentation Rubric, present loan application and analysis |

*(Repeat if needed for additional outcomes)*

**Bulletin Changes**

|  |
| --- |
| **Instructions** |
| **Please visit** [**http://www.astate.edu/a/registrar/students/bulletins/index.dot**](http://www.astate.edu/a/registrar/students/bulletins/index.dot) **and select the most recent version of the bulletin. Copy and paste all bulletin pages this proposal affects below. Please include a before (with changed areas highlighted) and after of all affected sections.**  **\*Please note: Courses are often listed in multiple sections of the bulletin. To ensure that all affected sections have been located, please search the bulletin (ctrl+F) for the appropriate courses before submission of this form.** |

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FIN 4013. Financial Wealth Management The application of financial planning topics to realistic scenarios and case studies involving personal and small business financial planning. Prerequisite, FIN 4723. Spring.

FIN 4293. New Venture Financing Introduction to the dynamic challenges facing new business ventures in securing financial backing to support growth and development. Venture capital, internally generated funding and external sources of funding will be discussed along with debt and equity financing. Irregular.

FIN 4613 Commercial Credit Analysis An in-depth study of the lending process for a Commercial Bank. Topics covered include loan structuring, analysis of commercial and consumer loan applications, analysis of financial statements and tax returns needed to make a lending decision, and detecting problem loans. Prerequisite, FIN 4723. Spring.

FIN 4723. Investments Security investment, the tools of investment analysis, the formulation of investment policy and the role of the individual investor in the economy. Prerequisites, ECON 2113 or STAT 3233; and FIN 3713. Fall, Spring.

FIN 4743. Managerial Finance Emphasis on principles and tools for analysis and decision making in working capital management. Studies include cash flow forecasting, inventory model applications, sources and uses of funds analysis, trade credit policies, and techniques of short and intermediate term sales forecasting. Prerequisites, ECON 2113 or STAT 3233; and FIN 3713. Spring.

FIN 4753. Capital Management Analysis of the management aspects relating to the inflows and outflows of permanent capital in business enterprises. Examines the management of long-term assets, long-term credit, equity and internal financing. Corporate expansion including mergers, acquisitions, corporate reorganization, and bankruptcies. Prerequisites, ECON 2113 or STAT 3233, and FIN 3713. Fall, Spring.

FIN 4763. Bank Management Principles used in the management of commercial banks, relating to loans, credit analysis, security portfolios, analysis and interpretations of Federal Reserve regulations and publications. Prerequisites, ECON 2313 and FIN 3713. Fall.

FIN 4773. Advanced Bank Management Applications of financial management techniques to ban management decisions through experiential learning opportunities. Computer based analysis, simulations, and written and oral presentations. Prerequisite, FIN 4763. Spring.

FIN 478V. Internship in Bank Management Supervised work experience with bank management in an appropriate banking environment. Prerequisites, FIN 3713, junior or senior standing, and instructor permission. Fall, Spring, Summer.

FIN 479V. Finance Internship Practical experience in a variety of finance settings. Students will be assigned to work with an organization and supervised by an experienced professional to gain real world training. Prerequisite, instructor permission. Fall, Spring, Summer.

FIN 489V. Special Problems in Finance Individual problems in finance arranged in consultation with the instructor. Must be approved by department chair. Fall, Spring, Summer.

French (FR)

FR 1013. Elementary French I Practice toward developing basic proficiency in listening comprehension, speaking, reading, writing, and cultural understanding of the French-speaking world. Fall. (ACTS#: FREN 1013)

FR 1023. Elementary French II Continuation of FR 1013. Prerequisite, FR 1013 or instructor permission. Spring. (ACTS#: FREN 1023)

FR 2013. Intermediate French I Further development of the basic language skills, with increasing emphasis on the written elements of the language. Continuation of FR 1023. Prerequisite, FR 1023 or instructor permission. Fall. (ACTS#: FREN 2013)

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