

## Departmental Course Syllabus

**Business Department** \* Academic Instruction Center Suite 325    **Revision:** Spring 2009  
**San Antonio College** \* 1300 San Pedro Avenue \* San Antonio, TX 78212-4299

**Course Number and Title:** BNKG 1345 – Consumer Lending

**Credit Hours:** 3

**Instructor:** Varies

**Office:** Varies

**Phone Number:** (210) 486-1414    **Fax:** (210) 486-1503

**E-mail:** Varies

**Web Address:** <http://www.accd.edu/sac/business>

**Office Hours:** To be posted by the individual instructor.

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**I. Catalog Description:**

Consumer lending is a study of the different types of consumer loans, federal regulations, and state laws pertaining to collection and servicing of consumer loans and the relating consumer credit to the lending process.

**II. Pre-requisites, co-requisites and other requirements:**

BNKG 1303

**III. Text and/or Other Requirements:**

*Consumer Lending*, 4<sup>th</sup> edition; Beck – American Bankers Publisher

**IV. Methods of Instruction:**

Instruction will consist of: lecture film, case analyses, participation handouts, legal impacts on the industry.

**V. Course Content:**

The student will learn: The art of lending to individuals over and against the

**VI. Learning Outcomes:**

Learning Outcome 1: The student will be able to identify the components of the consumer credit market, describe various loan products and describe the consumer lending process.

Performance Objectives/Methods of Measurements for this outcome:

The student will be able to:

1. Identify and describe in class discussion, in homework assignments, and on written examinations, the parameters of the consumer credit markets.
2. Describe verbally and in writing the various loan products available to

- consumers.
3. Describe on examinations, in written papers and class discussion, the consumer lending process.

Learning Outcome 2: The student will be able to apply credit math and loan pricing principles and recognize the variables that affect loan structure.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Perform homework and in class assignments applying credit math and loan pricing principles.
2. Describe in class discussion, on homework assignments and on written examinations the variables that affect loan structure.

Learning Outcome 3: The student will be able to identify opportunities for cross-selling bank products and become highly familiar with consumer credit laws and regulations as they pertain to banking and financial institutions.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Discuss in class and write paper assignments and essays on written examinations the meaning of cross-selling in the first place, and then the opportunities available for cross-selling bank products to the consumer lender.
2. Identify in writing on examinations, homework, and assignments for written papers, the multitude of consumer credit laws and regulations imposed on banks and other financial lending institutions, with an emphasis on the consequences for not following the letter or the spirit of those laws and regulations.

The following SCANS will be taught in this course:

Acquires and evaluates information (C5), interprets and communicates information

(C7). Reading (F1), writing (F2), arithmetic (F3), mathematics (F4), listening (F5), speaking (F6), creative thinking (F7), decision making (F8), problem solving (F9), seeing things in the mind's eye (F10), knowing how to learn (F11), reasoning (F12), responsibility (F13), self-esteem (F14), sociability (F15), self-management (F16), integrity/honesty (F17).

**VII: Course requirements and grade computation:**

A. College Requirements:

1. A written comprehensive final examination, not to exceed three hours in length, shall be given at the end of each semester for each course at the regularly scheduled time. Any exceptions to these requirements must be approved by the appropriate dean. Other examinations are given at the discretion of the instructor.

A student who must be absent from a final examination should petition that instructor for permission to postpone the examination. A student absent without permission from a final examination is graded "F".

Postponed examination result in a grade of "I". The final exam must be taken within 120 calendar days from the end of the semester or the grade automatically becomes an "F". (San Antonio College Bulletin, Faculty Handbook – January 1995)

B. Departmental Requirement:

**Workload:** Students are responsible for reading and studying each chapter PRIOR TO class lecture and discussion of the chapter. **THIS IS VERY CRITICAL.** Your success in this class is dependent upon your continued commitment to maintaining a daily study time outside the classroom. You must stay current.

C. Instructor Requirements:

**Grading Scale:**

A	=	90	-	100
B	=	80	-	89
C	=	70	-	79
D	=	60	-	69
F	=	Below 60		

**VIII: College Policies:**

- A. San Antonio College does not discriminate on the basis of race, religion, color, national origin, sex, age, or disability with respect to access, employment programs or services.

- B. "Students are urged not to bring children to either a class or a lab. Minors

under the age of twelve (12) must not be left unattended on campus.”  
College Academic Council – April, 1998

- C. ADA Statement: “As per Section 504 of the Vocational Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, if accommodation is needed contact the Office of DisABILITY Support Services, CAC 124C, Phone: (210) 733-2347”
- D. A Rapid Response Team exists for the purpose of responding to emergencies. If you have a disability that will require assistance in the event of a building evacuation, notify Disability Support Services, Chance Academic Center 124C, Phone: (210) 733-2347.
- E. Academic Dishonesty: Students may be subject to disciplinary proceedings resulting in an academic penalty or disciplinary penalty for academic dishonesty. Academic Dishonesty includes, but is not limited to cheating on a text, plagiarism and collusion. For additional information refer to the “Student Code of Conduct”: in the San Antonio College Bulletin.
- F. Students are required to silence all electronic devices (e.g., pagers, cellular phones, etc.) when in classrooms, laboratories and the library. College Academic Council, 01/2000.
- G. San Antonio College Attendance Policy: Regular and punctual attendance is required. A student absent for any reason is responsible for all work missed. Absences are recorded from the first day of class. A student absent the equivalent of two weeks of instruction, may be dropped by the instructor with a grade of “W.” Both tardiness and early departure from class are forms of absenteeism. The instructor establishes the policy with regard for each.
- H. San Antonio College is a smoke free campus.
- I. ACCD DPS Emergency Phone Numbers:  
ACCD DPS Emergency Phone (210) 222-0911  
ACCD DPS General Phone (210) 208-8099  
ACCD DPS Weather Phone (210) 208-8189 – (For information on college closures)
- J. Students must also abide by the policies, procedures, and rules set forth in the “Student Code of Conduct” and all other policies set forth in the San Antonio College Bulletin.  
[www.accd.edu/sac/sacmain/schedule/SAC\\_Bulletin\\_05-06.pdf](http://www.accd.edu/sac/sacmain/schedule/SAC_Bulletin_05-06.pdf)

## **IX. Miscellaneous Information**

### 1. Retention Period For Student Work, Exams, etc:

Student papers and exams will be retained for one semester after the completion of the course.

### 2. Business Department

For degree plans, general syllabi outlines, and other information on your current course and faculty, please visit the Business Department website at: <http://www.accd.edu/sac/business> or contact us at (210) 733-2700.

### 3. Business Computer Lab

The Business Computer Lab is a student lab that is open to any Business Department student majoring in any of the departments programs and/or taking any department course. For more information, please contact the BCL at (210) 785-6058 or visit us on the web at <http://www.accd.edu/sac/business/lab>.