



**Bow Valley
College**

Course Outline

FNSR2301

Financial Markets &
Products

Fall 2020 - Spring 2021

Last Updated: 8/17/2020 2:55:15 PM

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FNSR2301 Financial Markets & Products**COURSE DESCRIPTION**

This course introduces the concept of money, the Canadian financial industry, the impact of the regulatory environment, and the analysis of products and services available to customers, including the adjudication of credit. These concepts provide the basis for the financial planning process. The course is eligible towards the Certified Financial Planner (CFP) Core Curriculum program.

REQUISITES	None
EQUIVALENTS	None
CREDITS	3
HOURS	45
ELIGIBLE FOR PLAR	Yes

COURSE LEARNING OUTCOMES

Bow Valley College is committed to ensuring our graduates can demonstrate their abilities in key areas that will make them effective citizens and encourage their development as lifelong learners. In addition to the discipline-specific skills that learners acquire in their programs, the College has identified ten learning outcomes.

College-Wide Outcomes:

1. Communication
2. Thinking Skills
3. Numeracy and Financial Literacy
4. Working with Others
5. Digital Literacy
6. Positive Attitudes and Behaviours
7. Continuous Learning
8. Health and Wellness Awareness
9. Citizenship and Intercultural Competence
10. Environmental Sustainability

#	COURSE LEARNING OUTCOME(S)	COLLEGE WIDE OUTCOMES SUPPORTED
1	Explain the financial industry in Canada and its relationship with the international banking system	Communication (1), Thinking Skills (2)
2	Identify significant members of the Canadian financial industry as deposit and non-deposit taking institutions	Thinking Skills (2)
3	Explain the role of regulation in the financial industry	Communication (1), Thinking Skills (2)
4	Evaluate financial products and services and applicable processes and regulations to help customers make informed decisions	Thinking Skills (2), Numeracy and Financial Literacy (3)
5	Analyze day-to-day banking transactions from industry and customer perspectives	Thinking Skills (2), Numeracy and Financial Literacy (3)
6	Assess personal financial information to adjudicate credit	Thinking Skills (2), Numeracy and Financial Literacy (3)
7	Distinguish between various types of insurance products	Thinking Skills (2), Numeracy and Financial Literacy (3)
8	Distinguish between the various forms of Employment Insurance (EI) benefits	Thinking Skills (2), Numeracy and Financial Literacy (3)
9	Summarize the features of registered accounts	Thinking Skills (2), Numeracy and Financial Literacy (3)

COURSE MODULES AND SCHEDULE

**Course schedule subject to change, depending on delivery mode and term of study. For exact dates, please consult the Course Offering Information in Brightspace.*

WEEK/HOURS MODULES

Week 1	Course Intro and Module 1: introduction to Financial Services
Week 2	Module 2: Debt
Week 3	Module 3: Adjudicating Credit
Week 4	Module 4: Introduction to Registered Accounts
Week 5	Module 5: Domestic Day-to-Day Banking
Week 6	Module 5: Day-to-Day Banking
Week 7	Module 6: International Banking
Week 8	Module 7: Small Business Banking
Week 9	Reading Week
Week 10	Module 7: Small Business Credit
Week 11	Module 8: Regulatory Environment
Week 12	Module 9: EI Benefits
Week 13	Module 10: Insurance Products
Week 14	Bringing all modules together
Week 15	Final Exam

ASSESSMENT

COURSE

LEARNING ASSESSMENT
OUTCOME(S)

WEIGHT

1-9	Assignments	40%
1,2,4,5,6,8	Midterm	30%
3,5,7,9	Final Exam	30%

Important: For details on each assignment and exam, please see the Course Offering Information.

PERFORMANCE STANDARDS

A minimum grade of D is required to pass this course. However, a program may require a higher grade in this course to progress in the program or to meet specific program completion requirements.

Please consult with the program area or contact the program chair for further details. A minimum Grade Point Average of 2.0 is required for graduation.

GRADING SCHEME

Grade	Percentage	Grade Point	Description
A+	95-100	4.0	Exceptional: superior knowledge of subject matter
A	90-94	4.0	Excellent: outstanding knowledge of subject matter
A-	85-89	3.67	
B+	80-84	3.33	
B	75-79	3.0	Very Good: knowledge of subject matter generally mastered
B-	70-74	2.67	
C+	67-69	2.33	
C	64-66	2.0	Satisfactory/Acceptable: knowledge of subject matter adequately mastered
C-	60-63	1.67	
D+	57-59	1.33	
D	50-56	1.0	Minimal Pass
F	Less than 50	0.0	Fail: an unsatisfactory performance

REQUIRED LEARNING RESOURCES

Cauwenberghe. C. V, *Wealth Planning Strategies for Canadians (2020)*

ISBN: 9780779890446

KMPG, *Tax Planning for you and your Family (2020)*

ISBN: 9780779889785

Additional learning resources may be found in the Course Offering Information or in Brightspace.

ADDITIONAL INFORMATION

This course is one of four required courses for QAFP/CFP Curriculum through FP Canada. Students must pass this course as well as FNSR2302 in order to move on to FNSR2304.

Additional information may be found in the Course Offering Information or in Brightspace.

ACADEMIC ACCOMMODATIONS

Learners with a disability (learning, physical, and/or mental health) may qualify for academic and exam accommodations. For more information, or to apply for accommodations, learners should make an appointment with Accessibility Services in the Learner Success Services (LSS) Department. Accessibility Services can also assist learners who may be struggling with learning but do not have a formal diagnosis. To make an appointment visit LSS on the first floor of the south campus or call 403-410-1440. It is the learner's responsibility to contact Accessibility Services and request academic accommodations. For more information, please visit our website at <http://www.bowvalleycollege.ca/accessibility>.

INSTITUTIONAL POLICIES

Bow Valley College is committed to the highest standards of academic integrity and honesty. Learners are urged to become familiar with and uphold the following policies: Academic Honesty (500-1-7), Learner Code of Conduct, Procedures and Guidelines (500-1-1), Learner Appeals (500-1-12), Attendance (500-1-10), Grading (500-1-6), Academic Continuance and Graduation (500-1-5), and Electronic Communications (300-2-13). Audio or video recording of lectures, labs, seminars, or any other teaching and learning environment by learners is allowed only with consent of the instructor as part of an approved accommodation plan. Recorded material is to be used solely for personal study and is not being used or distributed without prior written consent from the instructor.

Turnitin:

Students may be required to submit their course work to Turnitin, a third-party service provider engaged by BVC. Turnitin identifies plagiarism by checking databases of electronic books and articles, archived webpages, and previously submitted student papers. Students acknowledge that any course work or essays submitted to Turnitin will be included as source documents in the Turnitin.com reference database, where it will be used solely to detect plagiarism. The terms that apply to a student's use of Turnitin are described on Turnitin.com.

Online Exam Proctoring:

Examinations for this course may require proctoring through an online proctoring service. Online

proctoring enables online exam taking within a controlled and monitored environment, thereby enhancing academic integrity. Online proctoring may occur through a variety of methods, including but not limited to:

- a. live online proctoring where a remote invigilator authenticates identity and observes completion of an exam using specialized software and recordings;
- b. automated proctoring where the exam session is recorded and AI (artificial intelligence) analyzed;
- c. browser lockdown that limits access to other applications, websites, copying, printing, screen capture and other functions; or
- d. a combination of both live/automated proctoring and browser lockdown.

Course instructors will review recordings, analyses, and data obtained through online proctoring for academic integrity infractions. It is the student's responsibility to meet the technical, software, location, and identity verification requirements necessary to enable online proctoring.

Further details of these policies are available in the Academic Calendar and on the Bow Valley College website, bowvalleycollege.ca.

Learners are encouraged to keep a copy of this course outline for future reference.