



Course Syllabus

Course #: FST 2550

Course Name: Installment Credit and Commercial Lending

Division: Business Technologies

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Class Days:

Class Time:

Location: Classroom:

Laboratory:

Credit Hours: 3

Contact Hours: 3

Lab Hours: 0

Lecture Hours: 3

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Instructor:

Office Location:

Phone:

Email Address:

Office Hours:

Division Office/Location: B 104

Division Fax: 419-334-9414

Full-time Contact Person:

Phone(s):

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Course Description:

Principles of installment credit including: credit evaluation, open-end credit, marketing services, collection policies, financing procedures, and operating procedures in installment loans. Part II deals with commercial loan analysis and techniques of granting commercial loans and lease financing arrangements. (Spring)

Prerequisite(s):

Corequisite(s):

Entry Level Skills and Knowledge:

Required Texts, Supplies and Equipment:

CONSUMER AND BUSINESS CREDIT MANAGEMENT, ELEVENTH EDITION
by Robert Cole
Published by Irwin-McGraw-Hill.

**Grading:**

A = 90-100%

B = 80—89%

C = 70—79%

D = 60—69%

F = 0—59%

Two exams @ 25% = 50%

Final exam = 50%

100%

**Learning Outcomes:**

General Education

Technical

The objective of this course is to provide the student with an understanding of the principles of credit, how the economy and credit are intertwined, and the practical applications of credit and credit management in the American business society.

**Assessment of Student Learning:**

Assessment Project and Measurement in course (if any):

**Plan of Work:**

Session	Date	Activities
Week 1		Introduction
Week 2		Chapter 1
Week 3		Chapter 2
Week 4		Chapter 3
Week 5		Chapter 4
Week 6		Chapter 5
Week 7		Chapter 6 and EXAM OVER CHAPTERS 1-6
Week 8		Chapter 7
Week 9		Chapter 8
Week 10		Chapter 9
Week 11		Chapter 10
Week 12		Chapter 11 and EXAM OVER CHAPTERS 7-11
Week 13		Chapter 12
Week 14		Chapter 17
Week 15		FINAL EXAM

**Course Requirements:**

Two Exams  
Final Exam

## **Policies**

**Course Withdrawing:** If for any reason you need to withdraw from this course, be certain that you do so according to College procedure. It is your responsibility to know and follow this procedure. If you simply stop coming to class, without officially withdrawing from the course, your grade is an automatic “F.” Please follow official College procedure for withdrawing from this or any course.

*College Academic Policies are located in the College Catalog. A copy of the current catalog may be picked up in any of the division offices or admissions. The list of college policies is also available online at <https://www.terra.edu/register/Collegecat/policies.asp>.*

**Support Services:** The College offers a number of support services to assist in your success in this course and all courses. Among these services are the Writing & Math Center in B105, the Office of Learning Support Services, which coordinates the campus disability services and tutoring programs, the computer labs, and the computers in the atriums.

Any student who feels he/she may need an accommodation based on the documentation of a disability should contact the Office of Learning Support Services privately to discuss his/her specific issues. Please contact the OLSS at (419) 334-8400 X 208 or visit 100 Roy Klay Hall (Building A) to coordinate reasonable accommodations.

***If you have a documented disability and are receiving academic accommodations through the Office of Learning Support Services, please schedule a meeting with your instructor in a timely manner so that we may discuss how these services will be arranged.***

Tutoring services are available to students beginning the second week of every quarter. Students requesting tutoring services should obtain a tutor request form from the OLSS in 100 Roy Klay Hall (Building A) or online at the Terra website. Please note that instructor verification and acceptance of the Student Learner Agreement is necessary for all tutoring requests. All requests should be submitted to 100 Roy Klay Hall (Building A).