

FIN 4325 SYLLABUS- Spring 2018

COURSE NUMBER:	Fin 4325
COURSE TITLE:	Selling Financial Products
INSTRUCTOR:	James H. Haberman
E-MAIL ADDRESS:	stdjhh12@shsu.edu
OFFICE:	SHSU- The Woodlands Campus
PHONE:	713-412-3622
OFFICE HOURS:	Thursday 5:30-6:00 Other times by appointment.
TEXT:	Selling Financial Products by James B. Bexley

DESCRIPTION OF COURSE: This course offers a study of the process and principles involved in selling financial instruments and services. It emphasizes the special aspects related to selling/marketing in the banking industry. Both financial products and services will be addressed. Special attention is given to selling implementation. Cases will be used to amplify text materials.

OBJECTIVES: The students should learn the following:

1. To acquaint students with the roles of selling in the financial services industry.
2. To introduce students to selling theory.
3. To introduce students to specific selling aspects specific to the financial services industry.

PREREQUISITES: Junior Standings

CLASS MEETINGS: Classroom TUC (University Center) on Thursday's from 6:00pm to 8:50pm with the first meeting on Thursday, January 18, 2018 and the final exam on Thursday, May 10, 2018. (See University calendar.)

TEACHING METHOD: The teaching method utilized will be lecture, class discussion, problem analysis, case study, class research and presentation. To introduce an element of practicality into the learning experience, the class will be divided into groups for cases, research papers, and presentations. Students will be allowed to select topics, subject to approval of the professor. A written paper and an oral presentation will be required of each student in the group. You should dress for business when doing your oral presentation. In addition, the students will participate in a selling/service related project.

COURSE EVALUATION PROCESS: There will be two unit examinations and a final examination. In addition there will be outside assignments, a research paper to turn-in and an oral presentation to be made on the research paper. Grade weighting will be as follows:

Examination #1:	15%
Examination #2:	15%
Cases 1-10 preparation & presentation:	5%
Case 11 competitions	10%
Assignments 1-7	15%
Research paper/oral presentation	20%
Final Examination	20%

Course grades are determined by applying the following scale to a student's weighted average:

90 and above	A
80 to 89	B
70 to 79	C
60 to 69	D
Below 60	F

MISSED EXAM/LATE ASSIGNMENTS: No makeup exam will be given. If an exam is missed, a grade of zero (0) will be assigned for the exam. Each student will be allowed to drop the lowest exam grade provided that they take all exams and the weight of that exam will be added to weight of the final exam. If more than one exam is missed, a score of zero (0) will be retained for those missed exams. **No late assignments will be accepted for credit.**

RELIGIOUS HOLIDAY DAYS POLICY: Students who are absent from class for observance of a religious holy day will be allowed to take an examination or turn-in an assignment schedule for that day prior to the absence. The student, **no later than February 4th**, must notify the professor in writing of each scheduled class day that he/she will be absent for a religious holy day.

HANDICAPPED STUDENT POLICY: It is the policy of Sam Houston State University that no otherwise qualified disabled individual shall, solely by reason of his/her handicap, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any academic, Student Life program, or activity. Handicapped students may request academic assistance when needed from a Committee for Continuing Academic Assistance for Disabled Students by visiting the Director of the Counseling Center in the Lee Drain Building Annex, or by calling extension 4-1720.

ATTENDANCE: Class attendance will be check for each scheduled class. Perfect attendance will earn 3 bonus points added to the final grade computation described

above. Three class hours (1 class) can be missed without penalty, except examination days and presentation days. For each hour missed from the fourth through the tenth, 1 point will be subtracted from the final grade for each hour missed. **Absences totaling more than twelve hours (4 classes) will result in a grade of F for the course. Three late class arrivals will be treated like one hour's absence, and one point will be deducted from the final average.**

GENERAL ADMINISTRATION: No food and drink are allowed in the classroom. No headphones allowed. All cell phones and text devices must be turned-off in class. No hats or headgear will be worn in the classroom.

TENTATIVE SCHEDULE: Set out below is a tentative schedule that is subject to change:

Dates

Jan. 18th	Administrative Issues & Introduction to Selling Chapter 1
Jan. 25th	Turn in Topics, Chapter 2 & Case #1 and #2 Chapter 3
Feb 1 st	Selling Lab-Assignment #1-Guest Banker Chapter 4 & Case #3 & #4
Feb 8th	Chapter 5& Case #5 Selling Lab-Assignment #2
Feb. 15th	Chapter 6 & Case #6
Feb 22nd	Exam #1 (Chapters 1-6. Lab, & Notes)
March 1st	Chapter 7 & Case #7 Topic #1 Written Reports Due & Chapter 8 and Case #8
March 8th	Topic #1 Oral Presentation & Topic #2 Written Reports Due
March 15th	Spring Break
March 22nd	Selling Lab-Assignment #3 Topic #2 Oral Presentation Topic #3 Written Reports Due
March 29th	Topic #3 Oral Presentation Chapter 9 & Case #9
April 5th	Selling Lab-Assignment #4 Chapter 10 & Case #10
April 12th	Selling Lab-Assignment #5 Chapter 11
April 19 th	Case #11 (Presented by all groups)-Guest Banker Chapter 12
April 26th	Selling Lab-Assignment #6 Selling Products to Guest Banker
May 3rd	Exam #2 (Chapter 7-12. Lab, & Notes)

May 10th **6:00 pm to 8:30 pm Final Examination All Previous Materials**

Case Presentation Instructions

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January 2015

The class will be dividend into groups of four or five individuals to prepare and present three cases to the class. Case #11 (in the textbook) will be presented by all groups on April 9th. The purpose of these group sessions is to develop a team solution approach similar to what would be encouraged in the actual workplace.

Grading for each of the cases will be based upon the following:

Analysis of the problem	1/3 rd
Answers to the case questions	1/3 rd
Oral Presentation	1/3 rd

The total grade for the three cases will count 15% of their final course grade with Case 1 thru 10 counting 5% and Case 11 presented by all teams counting 10%.

The due date for your cases is shown on the syllabus and must be turned-in on that date or a grade of "0" will be assigned for the case. **Each person in the group should present a portion of each case. Failure to turn-in and present the case will result in a grade of "0" for all team members.**

In preparing your cases for the class, they should be typed, double-spaced. They should state or analyze the problem presented with the case (**See How to Present Case Below**). Normally 15 minutes will be allowed for the oral presentation of each case. **The presentation should be in Power Point format and e-mailed to stdjhh12@shsu.edu twenty-four hours before the case is due to be presented. It should be titled 4325-Case #__.ppt (your case # goes in the blank.) For the Marion State Bank Case it should be titled 4325-Case#11group#__.ppt (your group # goes in the blank).**

Term Paper Instruction

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January 2018

As set it in your syllabus, there is one written topic time designated for turn-in and one time for presentation. Each student will make a written and oral presentation at the time determined by the topic number. All topics must be turned-in by **January 25th**.

The turn-in date for those with Topic #1, the written research paper is March 1st and the day oral presentation will be made is March 8th. The turn-in date for those with

Topic #2, the written research paper is March 8th and the day oral presentations will be made is March 22nd. The turn-in date for those with Topic #3, the written research paper is March 22nd, and the day oral presentation will be made is March 29th. Any paper turned-in late will receive a grade of F. Following-up on the oral instructions given you in class; this set of instructions will give you firm, written directions concerning the written and oral assignments.

1. The term papers should be written in good manuscript form, utilizing proper grammar, spelling and punctuation. The topics are to be pre-approved by the instructor.
2. Your paper should be double-spaced with a normal margin and be a minimum of six typewritten pages and a maximum of twelve typewritten pages in 12 point times or times roman type font.
3. There must be a minimum of two research references, not including the FIN 4325 text, and only one may be from the Internet. References taken from journals and books on the Internet are fine-we just don't want blogs or unsubstantiated information.
4. On the date your research paper is due, you will turn-in your research paper in hard copy (paper), and you will e-mail your oral presentation to stdjhh12@shsu.edu with a title of 4325(Your Last Name).ppt and then you will deliver your oral presentation of the term paper to the class the assigned day using Powerpoint. The oral presentation will be no less than four minutes nor more than six minutes. This presentation should clearly and concisely present the concepts advanced in your written presentation.
5. As you know, the combination of the term paper and the oral presentation will count 20% of your total final grade.
6. The following topics will be utilized unless the professor approves another topic in advance:
 1. The role of the selling in the bank of the future.
 2. How selling impacts the bank's performance.
 3. Selling deposit products.
 4. Closing the sale
 5. Selling commercial lending products.
 6. Selling mortgage products.
 7. The value of customer calling programs.
 8. Prospecting for bank customers.
 9. Using networking in selling financial products.
 10. Overcoming the fear of selling.
 11. Overcoming objections in the selling process.
 12. Time management in selling.
 13. Integrity in the selling process.
 14. Good listening in the selling process.
 15. Developing product knowledge.
 16. Sales/Market research method/techniques for commercial banks.

17. The keys to success in the selling process.
18. Presentation styles for success selling.
19. The importance of customer service in selling.
20. Selling unconventional products in banks.
21. Ethics in financial products in banks.
22. Developing an advertising plan.
23. Developing a marketing plan.
24. Using direct mail to develop sales.
25. Thinking like your customer/prospect to maximize sales.
26. Why customers buy products/services.
27. How customers perceive value vs. cost.
28. The value of customer relationships.
29. Marketing to ethnic groups.
30. The power of database marketing.
31. Using contests and sweepstakes in selling.
32. The value of the internet to sell products/services.
33. Product packaging to promote sales.
34. Affinity marketing to promote sales.
35. The pros and cons of television in selling.
36. How effective is radio to promote sales?
37. How to promote sales through newspaper advertising?
38. Utilizing surveys/questionnaires in selling financial products.
39. How effective is team selling in marketing financial products?
40. The impact of the economic downturn on selling financial products.
41. How effective are billboards in selling financial products?
42. The impact of negative media on the selling process.
43. Does excellent service influence customers more than price
44. Using telemarketing to market financial products.