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# Bankers Executive MBA Program for Financial Institution Professionals

Nova University

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# Bankers Executive MBA Program

For Financial Institution  
Professionals

Future Campus Expansion



Friedt School of Business and Entrepreneurship

# **BANKERS EXECUTIVE MBA PROGRAM**

## **Program Objectives**

The Nova University Bankers Executive MBA Program is an innovative and unique program designed to serve the Florida financial institutions community. The program is primarily designed for mid- and upper-level professionals in commercial banks, thrift institutions, credit unions, regulatory agencies, and other segments of the industry.

The objectives of the Nova University Bankers Executive MBA program are to provide financial institutions professionals academic growth, analytical proficiency, and the ability to master current relevant issues and concerns necessary for their total development.

## **The Key Issue**

Such factors as a deregulatory environment, increased and evolving competition among different types of financial institutions, mergers and acquisitions, technological innovation, regional banking, and the consumer movement have all placed pressures on financial institutions. With the advent of limited interstate banking, and the possibility of true national banking in the near future, a whole new range of marketing considerations must be evaluated.

The leaders of the financial institutions community must have the capabilities to comprehend the causes and effects of their actions and to plan alternate response strategies. These strategies can be formed only by knowledgeable professionals. The Bankers Executive MBA Program is specifically designed to provide those professionals with this knowledge.

## **Program Philosophy**

The Bankers Executive MBA Program emphasizes an activist role in serving the professional development and educational needs of a specific segment of the financial institutions field – the middle- and upper-management professional. It focuses on the role of the individual in the organizational management process. The overall goal is to enhance the organizational effectiveness and productivity of bank managerial personnel. By creating an atmosphere of leadership, training, and learning, the program aids in developing forward-looking managers of changing environments. These men and women can plan to solve problems, deal with periods of uncertainty, understand human behavior, and achieve solid results.

## **Program Schedule**

The program utilizes a non-traditional Saturday format to suit the needs of its employed financial institutions executives. Classes are scheduled for eight of the twelve Saturdays in a term. There are four twelve-week terms with a one-week break between them, in each calendar year. Usually, students may enter the program at the beginning of each term. Courses are scheduled in a logical sequence, taking into account prerequisites, so that students can track the entire program at the time of admission. Students may complete the program within 18 months.

Those with substantial undergraduate prerequisite deficiencies may require an additional term. Banking Institute personnel will aid in designing an optimal schedule. However, it is the student's responsibility to meet all of the requirements in a timely fashion to ensure completion of the program within 18 months.

Workshops, seminars, and symposia that augment the program are offered in one- to five-day periods.

## **Faculty**

All Bankers Executive MBA Program courses are conducted by professors with advanced academic qualifications as well as extensive practical experience in business and banking. A core adjunct faculty, including senior bankers, savings and loan executives, regulators, attorneys, economists and others, augments the University's full-time professional staff. The diverse backgrounds and years of banking, finance, and general business of the faculty facilitate in-depth discussion across a broad spectrum. A special effort is made to integrate practical bank-related issues with theoretical points of view.

## **Degree Requirements**

To complete the Bankers Executive MBA Program a participant is required to complete successfully forty-two specified credit hours of study.

## Program Admission Requirements

Each applicant must:

1. Hold a baccalaureate degree from an accredited college or university;
2. Have earned three semester hours of undergraduate work in each of the following disciplines: statistics, economics, accounting, marketing, and finance;\*
3. Perform satisfactorily on the Graduate Management Admission Test (GMAT);
4. Provide three letters of recommendation; and
5. Submit a completed application form accompanied by a \$30 (nonrefundable) application fee.\*\*

## Program Tuition and Fees\*\*

The program cost is \$250 per credit hour. This cost includes:

Registration Fee

Tuition Per Credit Hour

Graduation Fee

Text Materials

Seminar Cost

Seminar Meals

Symposium Attendance

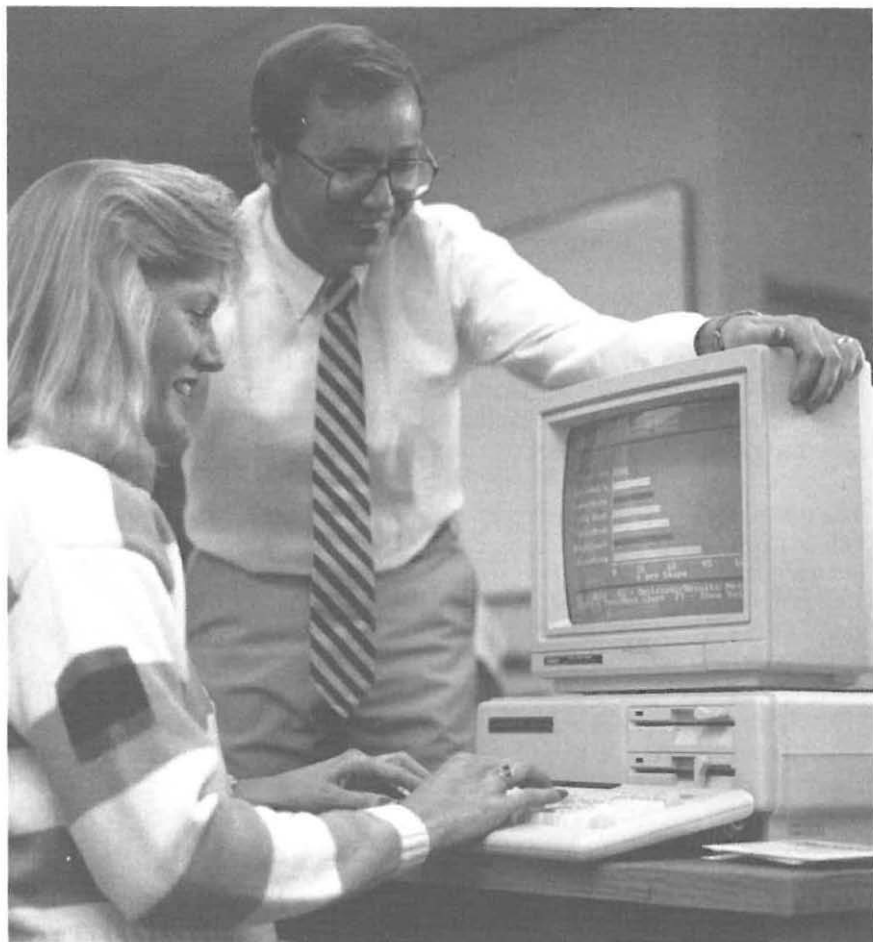
## Financial Assistance

Students who may be eligible for Veterans Administration benefits are invited to consult the VA counselor in the Registrar's Office at the University. In many cases tuition is reimbursed by the bank, savings and loan association, or regulatory agency. Various student loan programs are also available.

Students should contact The Office of Student Financial Planning and Resources to determine what financing may be available for them.

\*Prerequisite deficiencies may be met in several ways.

\*\*Tuition and fees are subject to change without notice. However full-time Bankers Executive MBA Students' tuition per credit hour, will be fixed for a continuously enrolled student at the rate in effect when he or she joined the program (effective, Fall 1988).



## **Program Cost**

The entire Bankers Executive MBA Program costs \$10,500.\* This includes all 42 graduate credits as well as noncredit prerequisite seminars in the areas of statistics, economics, accounting, marketing, and finance. Students are charged no fees other than their nonrefundable application fee and a commencement cap and gown fee.

Tuition may be paid in a number of ways: annually, semi-annually, quarterly, or on a credit-hour basis for those students entitled to company tuition assistance. Banking Institute personnel will be pleased to explain these financing options to the prospective student.

\*Tuition is subject to change without notice.

## Several Excellent Reasons Why You Should Enroll in the Bankers Executive MBA Program:

1. The program has a Saturday format.
2. The entire program of 42 credit hours can be completed in 18 months.
3. The program is specifically designed for professionals in the financial institutions community in your region. You interact with your peers.
4. Your tuition includes all costs.\*
5. Low student-to-professor ratios.
6. Case studies and class participation are stressed. You are part of the education process.
7. Professors are principally taken from the financial institutions field. You are taught by working professionals.
8. The program blends theoretical business management disciplines with professional "cutting edge" banking industry subjects such as Bank Management Computer Simulation modeling.
9. The curriculum is fixed. You can schedule your entire program from the beginning.
10. You formally evaluate your professor, text, and course work in every course you take.
11. The program was designed by, and is monitored by, banking professionals serving on the Advisory Board.
12. Credential files for prospective employers can be established in the alumni office.
13. Your tuition is fixed in amount for the time you are in the program. No tuition increases for full-time students who are continuously enrolled in the program (effective Fall term, 1988).
14. Personalized counseling throughout the program. Student problems and issues are addressed on a one-on-one personal basis, not by memo.

\*Exceptions are a nonrefundable application fee and a graduation cap and gown fee.

## Transfer of Credits

Bankers Executive MBA Program applicants are permitted to transfer up to six (6) credits (two courses) from work completed in masters programs at other accredited institutions. The credits in question must have been completed within the last five years with a grade of "B" or better and bear an equivalent course content and level to the Nova course work. Application for transfer credit must be made at the time of admission to the program.

## Bankers Executive MBA Curriculum Profile

		Credits
GMP 5020	Organizational Behavior and Development .....	3
GMP 5022	Bank Credit Analysis .....	3
GMP 5030	Human Resource Management .....	3
GMP 5042	Bank Operations Management .....	3
GMP 5050	Managerial Economics .....	3
GMP 5062	Managerial Accounting for Bankers .....	3
GMP 5070	Marketing Management .....	3
GMP 5080	Financial Management .....	3
GMP 5090	Business Policy .....	3
GMP 5851	Commercial Lending .....	3
GMP 5852	Consumer Banking Management .....	2
GMP 5860	Asset/Liability Management .....	2
GMP 5861	Bank Management Computer Simulation .....	1
GMP 5862	Current Issue Symposium .....	1
GMP 5863	Lending Management .....	3
GMP 5870	Commercial Real Estate Lending .....	3
		42

## Bankers Executive MBA Program Advisory Board

The Advisory Board is composed of:

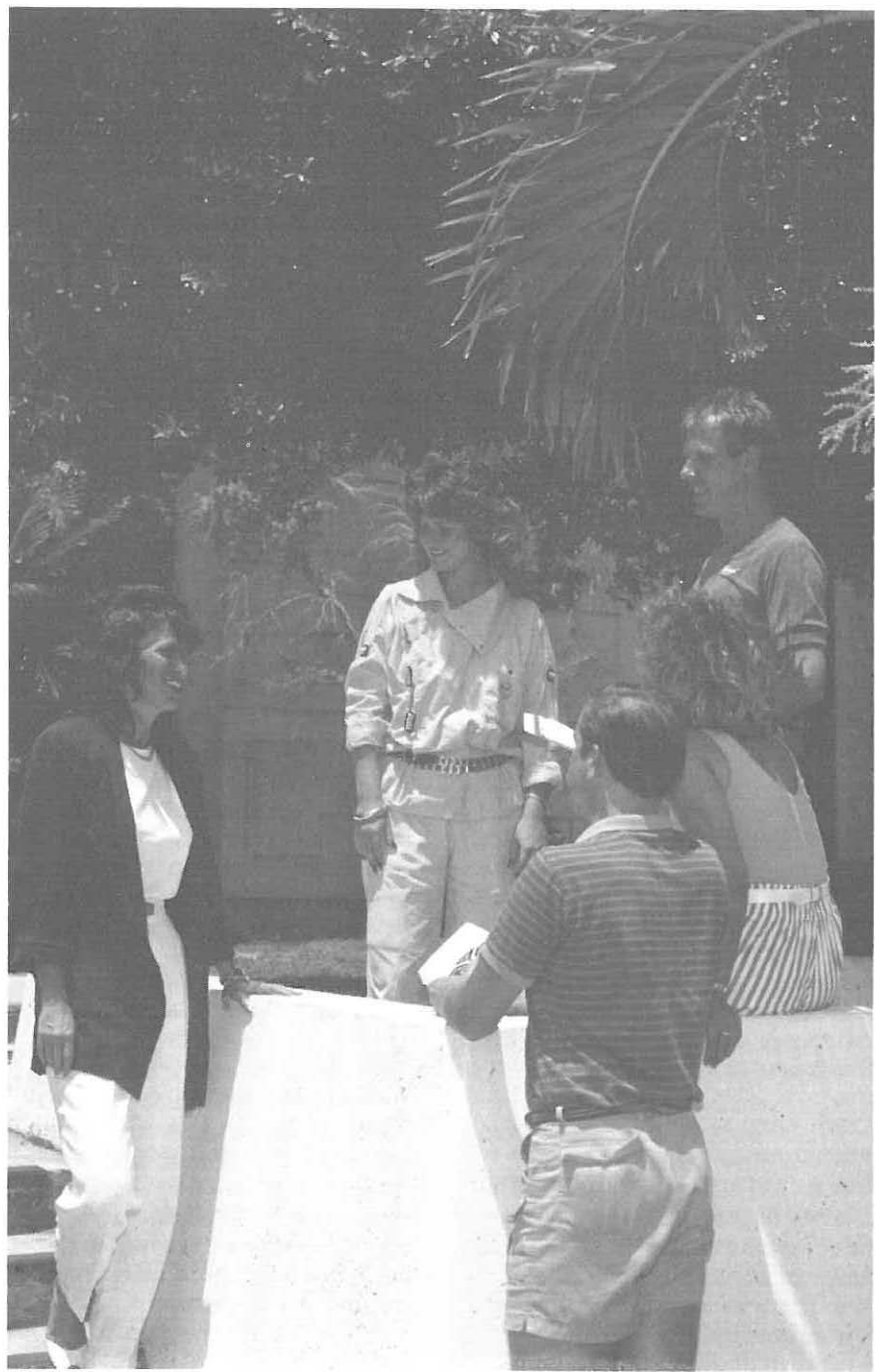
**Dr. Neuman F. Pollack**  
Dean

Friedt School of Business and Entrepreneurship

**John A. Ford**  
Director  
Banking Institute

and a distinguished panel of senior financial institution executives, Friedt School alumni, and recent graduates of the Bankers Executive MBA Program. The Advisory Board meets periodically and is particularly active in the areas of advisement regarding courses offered and their content as well as program marketing efforts. Advisory Board members often participate in workshops, seminars, and symposia offered by the Banking Institute.





## Core Courses (CR) and Specialization Descriptions for the Bankers Executive MBA Program.

### **GMP 5020 Organization Behavior and Development (CR) 3 cr.**

This course links the classical substance of organization and management with the analysis of reorganization elements and the dimension of human behavior in the work environment.

### **GMP 5022 Bank Credit Analysis 3 cr.**

An intensive financial analysis course with a concentration on credit analysis pertaining to commercial lending. Emphasis will be on credit investigation and analysis based upon the concept of risk. A close examination will be conducted on the various types of statements used—categorized by type of business organization. Basic components of the balance sheet, the profit and loss statement, analysis of working capital as well as various tools of analysis will be stressed. A special feature will be the presentation of credit writeups to a credit review committee composed of senior lenders. **Prerequisite:** GMP 5008.

### **GMP 5030 Human Resource Management (CR) 3 cr.**

Personnel administration in the United States, emphasizing the development, management, and scope of personnel relations in the financial institution. Major topics covered include an overview of personnel

management ideas prevalent in the United States; the structure of the public personnel system; recruiting and managing personnel; responsibility and control of personnel; and the future of personnel management.

### **GMP 5042 Bank Operations Management 3 cr.**

Intensive examination of the management strategies employed by successful financial institutions to manage the operations function. Examples of strategies relating to cash management, check clearing, and ATM's are some of the issues explored.

### **GMP 5050 Managerial Economics for Decision Making (CR) 3 cr.**

The application of economic theory and quantitative methods to business decision making, product demand, marginal pricing, competitive bidding, and allocation of resources. **Prerequisites:** GMP 5002 and GMP 5003.

### **GMP 5062 Managerial Accounting for Bankers 3 cr.**

Deals with managerial accounting in evaluating the internal operations of a bank as well as concentrating on specialized bank accounting, to evaluate managers' effectiveness in their own financial institution. **Prerequisite:** GMP 5001.

**MP 5070 Marketing Management (CR) 3 cr.**

Planning the marketing effort and integrating it into the total operation of an organization; managing the marketing function. **Prerequisite:** GMP 5005.

**GMP 5080 Financial Management (CR) 3 cr.**

Fundamentals of capital building, cost of capital, optional capital structure and rate of return analysis. How to evaluate and select corporate assets; an introduction to security evaluation; a consideration of dividend and capital structure. **Prerequisite:** GMP 5062.

**GMP 5090 Business Policy (CR) 3 cr.**

Intensive scrutiny of the strategies employed by successful corporations in planning, selecting and implementing objectives. Examples for analysis from assigned cases and the utilization of a simulation management financial analysis project are the key tools used. **Prerequisite:** Completion of all required courses.

**GMP 5851 Commercial Lending 3 cr.**

The application of formulating sound commercial lending skills, determination of credit

worthiness, and pricing strategies. Specific issues include analyzing collateral values, structuring credit facilities, regulations and compliance, loan agreements, loan participations, loan review/workout, and the impact of bankruptcy laws.

**GMP 5852 Consumer Banking Management 2 cr.**

This course includes an examination of various consumer credits as well as consumer issues that impact the profitability of the institution. Specific subjects include consumer lending activities such as residential mortgage, installment loans, equity lines of credit and credit cards. Other concentrations include branch administration strategy, measuring and monitoring performance, private banking and marketing approaches.

**GMP 5860 Asset/Liability Management 2 cr.**

Principles of managing the assets and liabilities in a financial institution. Issues include the measuring and management of interest rate gap, liability management, pricing of assets and liabilities, financial futures and the ALCO process.

### **GMP 5861 Bank Management Computer Simulation 1 cr.**

This bank computer simulation course, based upon microcomputer software systems, offers the opportunity to act as CEO of the financial institution while facing a competitive environment. The course allows the student to track the bank's performances as well as the performances of competitors and to develop strategies to outperform opponents. Specific areas to be explored include the most effective product lines, establishing loan and deposit interest rates, asset liability management, interest rate projections, as well as determining the major thrust of the institution.

### **GMP 5862 Current Issue Symposium 1 cr.**

The Current Issue Symposium is a series of current topics presented by leading experts concerning financial institutions. The topics generally include consumer trends, managing change and conflict, product pricing, analysis of business conditions, and the future of financial institutions. Several symposia

will be offered during a student's MBA program and he or she is responsible for attendance for a total of 10 classroom hours, normally three symposia. Non degree students may be attending these lectures to subsidize part of the program cost.

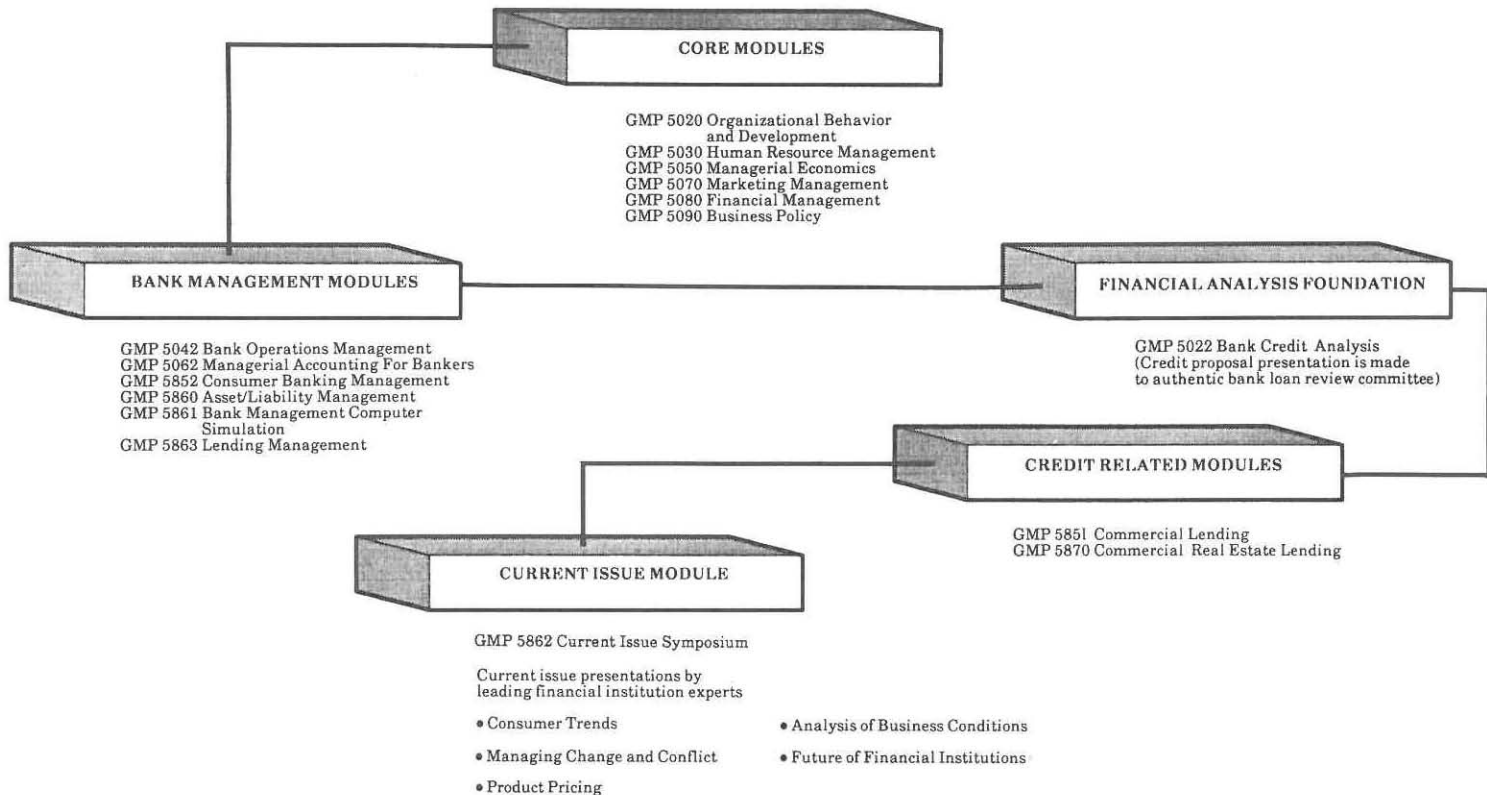
### **GMP 5863 Lending Management 3 cr.**

This course focuses on the planning, organizing and controlling the overall lending function. It includes the setting of objectives, the developing of lending policies and procedures, loan committees and the approval process, and the reporting/monitoring system. The course will also include the commercial, consumer, and real estate loan areas of management.

### **GMP 5870 Commercial Real Estate Lending 3 cr.**

Provides theoretical and practical knowledge of commercial real estate lending principles from the construction phase through the permanent loan stage. Components include loan documentation, real estate law of lien, and problem loan workout/recovery.

# Bankers Executive MBA Program PROGRAM CURRICULUM





### **Program Alternatives**

The Bankers Executive MBA Program is specific and unique and thus will not fulfill the needs of all those in the financial institutions community. Please inquire at the Banking Institute concerning:

- MBA with a banking specialty and certification (12 Banking Course Credit Hours)
- MBA with banking electives (9 Banking Course Credit Hours)
- Workshop and symposium offerings
- Individual course offerings tailored to your needs
- Custom programs designed for and taught at your institution or elsewhere off campus

Nova University is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award bachelor's, master's, educational specialist, and doctoral degrees. Nova University admits students of any race, color, and national or ethnic origin.



Banking Institute  
Friedt School of Business and Entrepreneurship  
3301 College Avenue  
Fort Lauderdale, Florida 33314  
305/475-7480  
National WATS Line 1-800-541-NOVA, Ext. 7480