

Philadelphia University
Faculty of Administrative & Financial Sciences
Department of Banking & Finance

Undergraduate Handbook

2008/2009

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I. Introduction

This handbook contains important general information for students undertaking the Undergraduate Degree program in the Department of Banking & Finance. During the academic year 2008 / 2009, this handbook will be made available on paper and on the web.

Your degree program is subject to regulations contained in the **University Student Guide**. This departmental handbook interprets the regulations and your tutors may give advice, but the University Student Guide defines the regulations.

II. Important Dates

1. Registration:

Admission criteria are issued by the Higher Education Council, which governs all private universities (55% in the Tawjihi exam). First year students must attend the University and they will be given a full timetable for the introductory activities. Departmental and University registration must be completed at the time specified in the introductory timetable (shown below). Returning students must also register in the times specified during the introductory week.

2. Session Dates 2008/2009

A. FIRST TERM

Begins: Tuesday 7th October 2008

Ends: Thursday 29th January 2009

The first semester includes

- Teaching, learning, and assessment activities in Hospital Management, will run for 16 weeks, from Tuesday 7th October 2008 to Thursday 29th January 2009.
- **There are 4 holidays namely on 8th – 12th December; 2008, 25st December 2008, 28th December, 2008; and, 1st January 2009.**

B. SECOND TERM

Begin: Sunday 15th February 2009

End: Tuesday 9th June 2009

The second semester includes

- Teaching, learning, and assessment activities in Hospital Management will run for 16 weeks, from Sunday 15th February 2009 Tuesday 9th June 2009.
- **There are 3 holidays on 8th March, 1st May, and, 25th May 2009.**

C. SUMMER TERM

Begin: Sunday 28th June 2009

End: Thursday 20th August 2009

Summer semester includes teaching, learning, and assessment activities, which will run from Sunday 28th June 2009 to Thursday 20th August 2009.

•Examination Periods

First Semester, Sunday 18th January to Tuesday 27th February, 2009.

Second Semester - Sunday 31st May to Sunday 7th June, 2009.

Summer - Tuesday 18th August to Thursday 20th August, 2009.

3. Timetable

The lecture timetable is published separately from this book. Whilst every attempt is made to schedule reasonable combinations of course units (modules), various constraints make some combinations and outside options impossible. If you have a timetable problem, please consult your personal tutor in the first instance.

III. Scope and Input Resources

Mission of the Faculty:

The Faculty is committed to provide opportunities for students to obtain a high quality degree level education in a wide range of Business related disciplines, through properly resourced structures which support a vibrant community of well qualified individuals who are charged with the responsibility of providing appropriate education to the students in the Faculty.

Faculty Goals

- To provide an opportunity for suitably qualified students to pursue higher education in the fields of Accounting, Business Administration, Banking & Finance, Marketing, Business Networking and Systems Management, Hotel & Tourism Management, Hospital Management, and Library & Information Science
- To provide and maintain management structures which facilitate and encourage the process of learning and teaching.
- To promote scholarly and research activities in Hospital Management Sciences and other fields of business.
- To inculcate a spirit of team work and cooperation amongst staff, students and other participants in the Faculty
- To set and meet high standards in the provision of education and related activities through formal and systematic Quality Assurance procedures

Mission of the Department

The mission of the Department of Banking and Finance (DBF) at Philadelphia University is to provide a broad -based Banking and Finance education that prepares graduates for life-long learning and professional growth throughout their career to effectively operate in a diverse health and other business environment, and leads to a well recognized graduate qualification

Aims

The primary aims of the Banking and Finance Program (BFP) are:

- 1- Provide a high-quality undergraduate Banking and Finance education that serves the needs of Jordan and the Arab regions.
- 2- Achieve excellence enhanced by research and interaction with the financial related fields.

The Objectives of the Department of Banking and Finance are:

- Prepare highly qualified and motivated students in our BA degree program to become effective managers and leaders of financial services organizations.
- Provide quality undergraduate instruction in banking and finance which prepare students for life-long learning and success.
- Provide intellectual contributions that enhance the delivery of instruction to students, improve the application of existing knowledge, and provide solutions primarily to regional issues.
- Provide service which contributes to meet the personal professional and life-long learning needs of our students, the University community, the business community, and alumni.
- Attract and retain quality faculty devoted to teaching, research and service activities consistent with the goals of the Department, Faculty and University.
- Pursue continuous improvement in teaching, research and services.

Intended Learning Outcomes:

The program provides opportunities for students to develop and demonstrate knowledge and understanding, qualities, skills and other attributes in the following areas: A, B, C & D.

A- Knowledge and Understanding: Graduates of this program will be able to:

- A1)** Communicate effectively in written, oral and electronic Banking & Finance formats. (Arabic and English languages; and computer skills);
- A2)** Understand financial and business knowledge, needed for career development;
- A3)** Demonstrate awareness of Money & Banking Management and International Banking Operations.
- A4)** Acquire knowledge in the major functional areas of Financial Management and Financial Analysis.
- A5)** Clarify principles of Public Finance in various financial entities.

B- Thinking and Analysis skills: Graduates of this program will be able to:

- B1)** Articulate how management functions and practices impact on health organization at every level;
- B2)** To identify and merge ethical issues in decision-making, in Financials market and Bank system.
- B3)** Apply Islamic Banks principles and Islamic insurance principles;
- B4)** Diagnose and assess International Finance issues, ethical and emerging issues analyze their implications, and suggest recommendations for action
- B5)** Understand socio-economic and cultural factors on banking and finance business operations

C- Practical skills: Graduates of this program will be able to:

- C1)** Prepare and present Portfolio Management
- C2)** Practice research by using various available resources and information technology;
- C3)** Conduct Feasibility Studies & Project Evaluation for individuals and corporations enterprises;
- C4)** Understand the interrelationships among; Banking and Financial institutions and markets; Investments; and Insurance and Crises Management.

D- Personal development skills: Graduates of this program will be able to:

- D1)** Improve quality of Real Estate Finance and increase productivity
- D2)** Accommodate rapid changes in real business environments
- D3)** Recognize continuous learning and training as an integral part of professional practice;
- D4)** Develop the ability and willingness to deal with competition in an unstable global financial environment.
- D5)** Collaborate effectively with diverse organizations to achieve common financial goals; and,
- D6)** Think critically to identify problems, propose alternatives to financial problems and implement solutions.

The following factors promote these outcomes:

- 1- Create appropriate strategies and educational learning methods, which ensure the achievement of the outcomes;
- 2- Provide varied and suitable educational and learning resources;
- 3- Provide high educational facilities and services, such as business incubators, drop-in-center and learning remodels center, and tutorial rooms; auxiliary academic support is offered to the students by faculty staff.

The University and the Faculty of Administrative and Financial Sciences eagerly support the staff in every attempt to enrich their experience and capabilities concerning the educational process requirements; and the outcomes of the program, together with the mechanisms for achieving them and making them known to students, full and part-time academic staff, as well as external examiners.

With its high quality curriculum, competent academic staff and the learning resources in the Department provides the students with the best teaching, learning and training in the multidisciplinary field of Hospital Management. This can be witnessed by:

- 4- Emphasizing the cognitive and thinking aspects through dialogues, discussions, and exercise problem solving abilities;
- 5- Research papers, field work and graduation reports, which enable the student to search for information, analyzing it, and present it and define it. Online learning approach, whereby the students are provided with different sandwiches of Financial Management, Computer Applications in the financial related fields, e-bank, Financial Management planning, and others by using the department special software.

The strategies of teaching, learning, and assessment are regularly reviewed by the Department to make knowledge work through accessible programs of teaching and learning. The primary aims of the strategies are two folds:

- a) To employ students in the relevant activities that provide them with knowledge, understanding and specialized practical and professional skills, cognitive and transferable skills; and active services and community awareness related to the issue.
- b) Attracting and retaining highly academic faculty from Arab regions, and encouraging and supporting their research potentials to contribute widely in the enrichment of their modules contents by linking their researches to the modules they teach to keep abreast of the financial environmental changes.

2. Staff

A. Academic Staff

a. Qualifications

The academic staff members are divided into two categories: full-time and part-time. The number of full-time staff members is 10 and three part-time, and the later depends on the number of students and the needs of the Department.

No.	Name	Academic Rank
1	Dr. Ghassan Al-Taleb (Head of Department)	Associate Professor
2	Prof. Osama al -Dabbagh	Professor
3	Dr. Abdul Nafi Al-Zarary	Associate Professor
4	Dr. Walid Aziz Hanna	Associate Professor
5	Dr. Ahmad Mohammad Al Jayousi	Associate Professor

6	Dr. Ghazy T. Farah	Associate Professor
7	Yasser Bu Hasson	
8	Dr. Fares Al Shabiri	
9	Imad A. Ennab	Lecturer
10	Mayes Gharaibeh	Lecturer

b. Specialisations

Full-time as well as part-time teaching staff members have various specialisations. At present, there are **number of research teams at the Department** and young staff members belong to these teams.

3. Departmental Learning Resources

- **Code of Practice for Students of Hospital Management**

This code of practice is supplementary to University regulations concerning the use of computing equipment which you are required to accept at Registration.

1. You must follow all rules, regulations and guidelines imposed by the Faculty of Administrative and Financial Sciences and the University in addition to the Department's Code of Practice.
2. You must not use machines belonging to the Department for commercial purposes without the prior written permission of the Head of the Department. You must not sell the product of any work you do using Departmental facilities without the prior written permission of the Head of the Department.
3. You must not write or knowingly store on machines belonging to the Department software that, if executed, could hinder or annoy other users, except with the prior written permission of the Head of the Department.

c. Business Incubator

- **Student Bookshop**

Photocopy facilities are available in the student Bookshop, **Room 103, Tel. 2222**. Reference copies of textbooks are available at affordable prices. Copies of previous week's tutorial solutions are also available. Lending copies of textbooks are available in the University Library.

- **Printing**

You can take printouts (free of charge) in any Department lab. Each lab contains at least one printer for this purpose.

- **Administrative Infrastructure**

There are 31 offices at the Faculty of Administrative & Financial Sciences used for administrative functions as follows: Dean, Assistant Dean, Dean's Secretary, 8 Department Heads, 8 Department Head Secretaries, 8 rooms for student advisory services, and 4 general meeting rooms.

- **Academic Infrastructure**

It is composed of

- **21 Department** classrooms plus some other classrooms shared with other faculties and one auditorium equipped with support facilities: computer, data show, overhead projector.
- 5 laboratories (each contains 20 to 22 PCs).
- 4 staff offices where each staff member is supplied with a PC.
- 1 room for staff meetings
- 1 office for student guidance and the examination working groups.

- **Lecture Support Facilities**

In the Department, there are 21 overhead projectors and 5 data shows used to support modules and seminar presentations.

- **The University Computer Centre**

This centre provides the Department with training and maintenance facilities.

- **Networking Facilities**

Ethernet. The PCs in each laboratory are connected to an Ethernet platform 10/100 Mbps.

Intranet. All computing facilities of the University are connected to a Gigabit Intranet backbone.

Internet. The University is connected to the Internet by 2 Mbps lines.

Library Facilities At the University level, a mixture of learning resources is available to staff and students through a fully equipped and sophisticated library. IT and other learning and teaching resources, up-to-date module textbooks are available in the library with five different texts for each module. Resources are updated regularly to meet current and projected module requirements. In addition, library resources are continuously monitored to assure availability and currency.

The electronic library is also a part of the main University library.

Extracurricular Activities

The University provides recreation facilities for students to enrich their talents.

This includes:

- A Deanship of Student Affairs which organises the social, cultural and sports events at the University. It also has an alumni office to keep track of graduates

- Several spaces for cultural activities e.g. celebration of festivals, etc
- Several common rooms for meetings, snacks, and cafeterias.
- Three Internet cafes each contain 11 PCs.
- One Student Club.

IV. Student Support and Guidance

1. Assistant Dean's Office

The Assistant Dean's Office (**Room 32404**) is mainly for student advisory services. They deal also with all routine undergraduate enquiries. Problems which cannot be dealt with by the Assistant Dean will be referred to the Dean.

2. Academic Guidance

All new students should have academic (personal) tutors. The new students are grouped into groups of 20 – 30 students and each group is assigned to an academic staff member who is their academic tutor. The students remain with the same tutor till their graduation. The tutor deals with all routine undergraduate inquiries, advises for academic registration at the beginning of each semester, and any other outstanding problems. However, problems which cannot be dealt with by the tutor will be referred to the Head of the Department, the Dean of the Faculty, or to an appropriate member of academic staff. Academic guidance is available on specified dates in the terms, and any advisory service offered by the Assistant Dean is available daily to all students in the Hospital Management Department.

Time: 08.00 AM to 04:00 PM Sunday to Thursday during term, **Venue:** Room 32404

The advisory service offers advice on departmental and University matters and helps with anything that concerns you, whether in your studies, in the Department, at the University or in your life outside the university. Each of the staff in these offices is available with information about the Department and university and the willingness to listen and help with whatever you bring. Note that

- All visits to the advisory service offices are strictly confidential.
- If you have difficulties with material on particular course units you should normally first approach your tutors (or lecturers/project supervisors). You may also consult with your tutors on matters that are more general but you can equally well call in at the Assistant Dean's Office.
- If you have health problems, you are welcome to consult an advisor in the Department but you may prefer to go directly to your doctor or to the University Clinic.

Feel free to make use of these services at any time.

3. Student Affairs Deanship

Confidential, individual counseling on any matter affecting personal well-being or effectiveness is available at the Philadelphia University Student Affairs Deanship. The Deanship sees well over a hundred students a year and gives expert advice on problems such as low motivation, personal decision making, relationships, anxiety and family difficulties. People there are willing to help in finding fresh ways to cope with the emotional and personal aspects of problems and seek to do so in a collaborative, straightforward and empowering way with the individual concerned. Advice is available concerning referral to other services, helping others and dealing with common student problems such as exam anxiety.

The Deanship is open from 8.00 AM to 4.00 PM, from Sunday to Thursday throughout the year and appointments can be made by calling in at the Dean of Student Affairs. All inquiries will be treated confidentially.

4. Tutoring Arrangements

Some of your course units will have tutorials, where you can discuss topics on a course unit and run through exercises. Usually, the lecturer of the course unit runs the tutorial. There will be an opportunity for you to ask questions on matters you do not understand.

As you have a personal tutor from the beginning of your University life, your tutor is there to help you on your way through University life. He/she will watch your progress and offer help and advice whenever necessary. If you get into difficulties, you should contact your personal tutor or visit the Assistant Dean at the earliest possible opportunity. Do not let things slide until it is difficult to rectify the situation, especially if you are getting behind with your work. Your personal tutor will also advise on your choice of course units, on departmental or University procedures and will provide references for jobs and other purposes.

Course lecturers are always available to discuss questions or problems with the course unit material. Each lecturer fixes at least six office hours on his timetable, which is posted on his office door. You can call in at these hours. For any reason, if these lecturers could not see you at these office hours, they may arrange an appointment at another time. It is important that any matter that affects your ability to study be reported to the Department - through your personal tutor, through the Assistant Dean or otherwise. The following are examples of matters that may affect your study: illness, personal or family difficulties (including illness in the family) or financial problems. In assessing your performance, the Department has a policy of trying to help you overcome difficulties you have encountered whilst studying. We can do this only if we are aware of the difficulties and have some idea of their extent.

5. Student Progress

Work and Attendance. The University regulations governing the Work and Attendance of students are outlined in the Student Guide 2007/2008. Full

attendance is required at all lectures, laboratories, and any tutorials, which may be scheduled. Completed laboratory work should be handed in on time. Attendance at laboratories and at many lectures is monitored and attendance registers kept. Please note that students are required to undertake approximately thirty-six hours per week of study i.e. an average of two hours of private study will be required for every scheduled hour of lectures or laboratories. Some students may require much more time than this. ***Being a student is a full time occupation!*** Absence for holidays is not permitted in term-time. The experience of the Department confirms that lack of attendance leads to study problems and any student with problems should consult his/her subject tutors or personal tutor. In addition, failure to attend can result ultimately in the University barring the student from sitting for the degree examinations. The duty of the lecturer is to keep continuous review of the work and attendance of the students with whom he is concerned. If the rate of student absences, in a course unit, is greater than 15% (or 20% for student representing the University in sports or cultural activities) of the total module hours and the student has no acceptable justification, then this student is withdrawn from that module. If the Dean of the Faculty accepts the justification of absences, then this student is considered ***withdrawn*** without refunding the course fees. A formal process is defined to tackle the problem of any student whose work and attendance appear unsatisfactory. Direct approaches by lecturers to solve the problem are as follows: He may choose to issue an "informal" warning, on a special form which may rectify the situation. If this doesn't work, a "formal" warning is issued. This is again done on another special form. Failure to remedy the situation at this stage leads to dropping the student from the module. A copy of these documents is kept in the student's file.

6. Interruption of the Degree Program

Any interruption (for a maximum of 2 years) of your degree program requires special permission from the Faculty. Regulations state that a B.A. degree is a continuous 4-year period of study. Permission will only be granted if satisfactory reasons are given. A written request with supporting evidence must be presented to the Faculty. Reasons might include prolonged illness. Consult your tutor for advice.

7. Transfer between Departments

- If you are contemplating any change of Faculty or Department, consult your primary tutor as soon as possible.
- You can change your Department by filling a special form at the beginning of the semester. The Tawjihi average required in the new Faculty or Department must be less than or equal to your Tawjihi average. A special committee will determine which courses will be accredited from your current Department.

8. Withdrawal from Modules

If you are contemplating withdrawing from a module, please discuss the situation with your personal tutor at the earliest opportunity.

- You can withdraw from a module up to the thirteenth week of the first or second term, and up to the seventh week of the summer term.
- The minimum number of credit hours (which is 9) required in each term should be followed.

V. Organization of Teaching

An individual course of lectures is known as a "**course unit**" or sometimes as a "**module**".

The curriculum contains modules that are University Requirements (Univ. Reqs.), Faculty Requirements (Facu. Reqs.), and Department Requirements (Dept. Reqs.). Each module has 3 hours per week. However, some modules are supported by tutorials and some continuous assessment, such as seminars or laboratory work, usually amounting to 1 hour per week. When you register for course units, you should follow the academic guidance plan that the Department arranges for you. In fact, you can register any module only if you have taken its prerequisite(s) with the exception that you can register the module and its prerequisite only if you are in the graduation semester.

In each semester, you can register a minimum of 12 credit hours and a maximum of 18 credit hours, except for the semester in which you are expected to graduate when you can register 21 hours. The complete four- year academic guidance plan is listed in **page 34-35** of this Handbook. For more information about module numbering and full module descriptions, see **syllabi file**.

In the **First Year**, you are encouraged to take 18 credit hours each semester (first and second, the summer term is optional). The fourth digit of each course unit code (see **Appendix B**) tells you the year in which the course is offered. During each 16-week semester, students will normally complete 6 modules. Thus, each teaching week contains 18 hours or more of scheduled work. In addition, each scheduled hour typically requires two extra hours of unscheduled work (e.g. writing up lecture notes, preparing for a tutorial, finishing off a laboratory exercise etc.). The selection of a University elective module (one module) depends on your choice. Five of the first year 12 modules are University requirements, five are Faculty requirements, and two are Department requirements.

In the **Second Year**, the number and size of modules is similar to that of the first year. Three of the 12 modules of the second year are University requirements, two are Faculty requirements, and seven are Department requirements.

In the **Third Year**, you take five modules per semester. Nine modules are compulsory Department requirements. One of the compulsory modules is the

Practical Training module, which consists of actual supervised training in an industrial organization, or using distance/online training. You should take this module in the first semester.

In the **Fourth Year**, the number and size of the modules is similar to that of the third year. In the first semester, you can select two elective modules, two compulsory modules that are Department requirements, and one free module that you can choose from any Faculty in the University. One of the compulsory modules is the Graduation Project. In the second semester, you can select two elective modules besides three compulsory modules from the Department requirements.

VI. Course Unit Choices

You may choose a course unit (module) if you have already taken all its prerequisite modules with the approval of your personal tutor. depicts the prerequisite relationships between the modules.

An initial choice is made before or at Departmental Registration. After that, changes can be made as follows:

- The deadline for changing modules in each semester is one week after lectures start (three days for the summer term). Normally, no changes of modules will be permitted after these dates except for the withdrawal mentioned in point (8) of the previous section.
- In the first instance, you should discuss any plan to change modules with your personal tutor. You must check that the new module you wish to take is a valid option for your degree program and creates no schedule conflict. If there is conflict, the change is not permitted.

VII. Assessment and Examinations

1. Criteria for Assessing Examination Work

First class (90 – 100 marks). First class answers demonstrate depth of knowledge or problem solving skills, which is beyond that expected from a careful and conscientious understanding of the lecture material. Answers will show that the student

1. has a comprehensive knowledge of a topic (often beyond that covered directly in the program) with an absence of misunderstandings;
2. is able to apply critical analysis and evaluation;
3. can solve unfamiliar problems not drawn directly from lecture material and can adjust problem solving procedures as appropriate to the problem;

4. can set out reasoning and explanation in a logical, incisive and literate style.

Upper Second class (80 – 89 marks). Upper second class answers provide a clear impression of competence and show that the student

1. has a good knowledge base and understanding of all the principal subject matter in the program;
2. can solve familiar problems with ease and can make progress towards the solution of unfamiliar problems;
3. can set out reasoning and explanation in a clear and coherent manner.

Lower Second class (70 – 79 marks). Lower second class answers will address a reasonable part of the question with reasonable competence but may be partially incomplete or incorrect. The answer will provide evidence that the student:

- has a satisfactory knowledge and understanding of the principal subject matter of the program but limited to lecture material and with some errors and omissions;
- can solve familiar problems through application of standard procedures;
- can set out reasoning and explanation which, whilst lacking in directness and clarity of presentation can nevertheless be followed and readily understood.

Third Class (60 – 69 marks). Third class answers will demonstrate some relevant knowledge but may fail to answer the question directly and/or contain significant omissions or incorrect material. Nevertheless, the answer will provide evidence that the student

- has some basic knowledge and a limited understanding of the key aspects of the lecture material;
- can attempt to solve familiar problems albeit inefficiently and with limited success.

Pass (50 – 59 marks). Answers in this category represent the very minimum acceptable standard. Such answers will contain very little appropriate material, major omissions and will be poorly presented lacking in any coherent argument or understanding. However the answer will suggest that the student

- has some familiarity with the general subject area;
- whilst unable to solve problems can at least formulate a problem from information given in a sensible manner.

2. Assessment Regulations

In general, every module is assessed as follows: 50% is given for two 1-hour midterm exams, coursework and/or seminars, projects, or essays, and 50% for the final exam that may be a written exam only or a written exam plus a final laboratory exam (if applicable), final small project, or seminar presentation. The

50% for the final exam is stipulated in the University regulations. The minimum pass mark is 50% for any module, whereas the minimum passing cumulative average in each semester is 60%. Students are placed on academic probation if their cumulative average drops below 60%. In this case, students are encouraged to repeat those modules with low marks in order to increase their cumulative average. However, students will be dismissed from the University if this average is not achieved in the third attempt.

For the practical training module, each student should submit a technical report of his/her training, and a team of academic staff members makes several observations on the trainee's work in their place of training. Then according to the observations and the report, they assess the students.

On the other hand, a committee of three staff members, including the supervisor of the project, assesses the graduation project module. The project's assessment will include the supervisor mark (35%) and the discussion committee mark (65% given as follows: 20% for project presentation, 25% for report writing, and 20% for project discussion).

3. Role of Internal and External Examiners

If many lecturers teach the same module, the main coordinator of such a module plays the role of the internal examiner of that module. All lecturers of this module propose exam questions (for the first, second and final exams). The main coordinator will collect these questions from lecturers and select some of them to include in the exam paper.

On the other hand, external examiners validate the standard of the degree program. The external examiners are expected to look at the question papers, inspect a selection of scripts and project reports (particularly the borderline ones). They supply an assessment report to the Department.

4. Appeal Procedures

If you have good reason to question a mark you have been given (in midterm exams or in coursework), you should in the first instance approach the module lecturer. If the problem is not solved, you must submit it to your primary tutor. He will find the appropriate solution within administrative structures.

Problems with final examinations are resolved by submitting complaints or appeals in writing (within three days of the announcement of examination results) to the Examination Committee of the Department. The examination committee will consider these cases and check if there is any mistake in the summation of the marks and so on.

5. Unfair Practices

The University treats attempting to cheat in examinations severely. The penalty is usually more severe than a zero in the paper concerned. More than one student of this Department were dismissed from the University because of this. Plagiarism, or

copying of course or lab work, is also a serious academic offense as explained in the University guidelines.

6. Department Guidelines on Plagiarism

1. Coursework, laboratory exercises, reports and essays submitted for assessment must be your own work, except in the case of group projects where a joint effort is expected and is indicated as such.
2. Unacknowledged direct copying from the work of another person, or the close paraphrasing of somebody else's work, is called plagiarism and is a serious offence, equated with cheating in examinations. This applies to copying both from other students' work and from published sources such as books, reports or journal articles.
3. Use of quotations or data from the work of others is entirely acceptable, and is often very valuable provided that the source of the quotation or data is given. Failure to provide a source or put quotation marks around material that is quoted gives the appearance that the comments are ostensibly your own. When quoting word-for-word from the work of another person, quotation marks or indenting (setting the quotation in from the margin) must be used and the source of the quoted material must be acknowledged.
4. Paraphrasing, when the original concept is still identifiable and has no acknowledgement, is plagiarism. A close paraphrase of another person's work must have an acknowledgement to the source. It is not acceptable for you to put together unacknowledged passages from the same or from different sources linking these together with a few words or sentences of your own and changing a few words from the original text: this is regarded as over-dependence on other sources, which is a form of plagiarism.
5. Direct quotations from an earlier piece of your own work, if not attributed, suggest that your work is original, when in fact it is not. The direct copying of one's own writings qualifies as plagiarism if the fact that the work has been or is to be presented elsewhere is not acknowledged.
6. Sources of quotations used should be listed in full in a bibliography at the end of your piece of work.
7. Plagiarism is a serious offence and will always result in imposition of a penalty. In deciding upon the penalty the Department will take into account factors such as the year of study, the extent and proportion of the work that has been plagiarized and the apparent intent of the student. The penalties that can be imposed range from a minimum of a zero mark for the work (without allowing resubmission) through warning to disciplinary measures (such as suspension or expulsion).

VIII. Teaching Quality Assurance Committee

The Departmental Teaching Quality Assurance and Enhancement Committee is responsible for the quality of teaching in the Department, including the analysis of Course Evaluation Questionnaire responses.

IX. Student Feedback and Representation

1. Staff Student Consultative Committee

Student representatives are elected onto the departmental staff student committees at the start of each term. All simultaneous sections of a module have a staff student committee. Each committee meets at least three times each semester and may discuss any matter of concern with the module. The staff members of each committee are the lecturers of the concerned sections.

2. Departmental and Deanship Meetings

The meetings held by the Head of the Department and the Dean of the Faculty during term time, mainly have an advisory role, where students may raise their problems that need some concern from these authorized persons. Separate meetings are held for students of each year.

3. Module Evaluation Questionnaires

The Department attaches great importance to the opinion of students on the quality of the teaching provided, and every student is asked to complete a Module Evaluation Questionnaire for each module. The questionnaires are anonymous.

X. Communications

1. Official Notices

Official notices are posted on the notice boards at the Department and at the Faculty. Electronic mail is also used extensively for communication with the Department and University. Each lecturer provides the students with his/her e-mail at the beginning of the term. Most official information including copies of this handbook, the undergraduate syllabus and timetables are available on the University Web pages www.philad.edu.jo. This includes directories of staff and students for internal use, complete with photographs.

2. Electronic Mail

Electronic mail is used widely for administrative purposes within the Department. It is frequently useful for communicating between individuals and small groups (e.g. between a tutor and his/her tutorial group), and occasionally for broadcasting important messages to wider groups. It is important that you know how to use e-mail. It will be covered in the introductory laboratory sessions. The code of practice for computer usage covers electronic mail, Please note the points below:

3. Obscene or Offensive Mail

DO NOT SEND OBSCENE OR OFFENSIVE MAIL. If you receive mail, which you regard as offensive or obscene, you may wish to complain to a staff member so that appropriate disciplinary action can be taken against the offender.

4. Group Mailing

You are strongly discouraged from sending e-mail to groups of people. The newsgroups should be used for this purpose.

5. Miscellaneous Hints

- Be brief in your communications.
- Compose your message as if ALL of your recipients were physically present.
- Limit the distribution of messages to the people who are likely to be interested.
- Keep a copy of the mail you send out, for future reference. Learn to use folders to keep useful messages.
- Read all your incoming mail before replying to any of it. There may be other relevant messages for you to read.
- Be careful when replying to messages. You probably want your reply to go only to original message sender - not to the whole of the distribution list.
- When you reply to a message, it is frequently helpful to include some of the original message to help your recipients to remember and understand the context of the reply.

XI. Curriculum Design, Content and Organization

1. Curriculum Design and Content

The program is offered to students, from the arts, commercial and scientific branches that passed their Tawjihi exam with a minimum average of 55%. The program is normally completed in four years (Daytime Study), where the typical American credit system is applied. Department awards the degree upon completion of 132 credit hours. The study is organized into four consecutive levels. Each level is split into two consecutive semesters (first and second) and optional summer semester. All students complete 44 modules 3 credit hours each. The modules are organized as follows:

9	modules (University requirements)	27 hours
8	modules (Faculty requirements)	24 hours
22	modules (Faculty Compulsories)	66 hours
2	modules (Faculty supporting)	6 hours
3	modules (Department Electives)	9 hours

In the first and second years of study, students should take 5 modules each semester and all are compulsory modules. University Requirements (UR) , Faculty Requirements (FR), and Department Requirements (DR). In the third and fourth years, students take 6 modules each semester, where the departmental elective modules are taken in the fourth year. Module credit is awarded upon successful completion of the module with a minimum 50% grade.

One whole module is equivalent to 132 hours of learning effort. The program includes one training module in which the student gets practical exposure to an industrial or a commercial firm.

Progression from one level of study to another requires the student to complete all prerequisites of the following year modules, and the cumulative average of grades obtained in the modules studied (whether successful or not) should be at least 60%.

Study Plan for B.A, in Administrative and Financial Sciences

2008

Finance & Banking Department

1- University Requirements (27 Credit Hours)

A. First Field: University Compulsory (12 Credit Hours)

Course No.	Course Name	Credit Hours	Prerequisite	Mark
110101	Arabic Language Skills (1)	3	-----	
111100	Military Science	3	-----	
111101	National Education	3	-----	
130101	English Language Skills (1)	3	-----	
110101	Arabic Language Skills (1)	3	-----	
111100	Military Science	3	-----	
111101	National Education	3	-----	
130101	English Language Skills (1)	3	-----	

B. Second Field: University Electives (15 Credit Hours)

Students should study
ONE/TWO Course(s) from the following Fields

1. Humanities (3 – 6 Credit Hours)				
Course No.	Course Name	Cr.	Pre-req.	
110102	Arabic Language Skills (2)	3	110101	
130102	English Language Skills(2)	3	130101	
140101	French Language Skills(1)	3	-	
140104	Foreign Language (Italian)	3	-	
140106	Foreign Language (Hebrew)	3	-	
2. Social and Economic Sciences (3 – 6 Credit Hours)				
111111	Introduction to Sociology	3	-	
111112	Introduction to Psychology	3	-	
111135	Human Thought and Culture	3	-	
111142	Communication and Society	3	-	
330101	Introduction to Administration	3	-	
3. Science / Information Technology / Agriculture (3-6 Credit Hours)				
210121	History of Science	3	-	
240141	Principles of Nutrition	3	-	
240151	Human and Environment	3	-	
750103	Computer Skills (Arts & Humanities)	3	-	
750111	Computer Skills (Other Faculties)	3	-	

* All students should set for Placement Examination in Arabic, English and Computer Skills. Those who fail these exam less than 50%) should study (099) courses.

2 -A- College Compulsory Requirements: Credit Hours (21)

Course No.	Course Name	Credit Hours	Prerequisite	Mark
0310101	Principles of Accounting (1)	3	-	
0320110	Principles of Finance	3		
0320101	Computer Applications For Administrative Sciences	3	-	
0330101	Introduction to Management	3	-	
0340101	Principles of Micro economics	3	-	
0351160	Principles of Marketing	3		
0130102	English Language Skills /2	3	0130101	

2-B: College Elective Requirements: Credit Hours (3)				
Course No.	Course Name	Credit Hours	Prerequisite	
0381101	Tourism Principle , practices, Philosophies\ English	3	-	
0390101	Introduction to library science	3	-	

(3-A) Required and compulsory Courses (66) Credit Hours

0320103	Principles of Macro economics	3		
0320418	Portfolio management	3	0320414	
0320211	Financial Management	3	0320110	
0320220	Bank Management	3	-	
0320251	Finance of Real State	3	0320110	
0320250	Financial Mathematics	3	0320249	
0320260	Money & Banking	3	0340101	
0320261	Banking & Financial Legislation	3	-	
0320312	International Finance	3	0340101	
0320313	International Banking Processes	3	0320220	
0320340	Insurance Principles	3	-	
0320361	Islamic Banks		0340101	
0320362	Financial Institutions	3	-	
0320414	Investment Management	3	0320110	
0320415	Feasibility Studies & Project Evaluation	3	0320211	
0320416	Financials Markets	3	0320110	
0320470	public finance	3	0340101	
0320430	Financial Analysis	3	0320211	
0320431	Credit Risk Management)	3	0320220	
0320475	Computer Application in Banking and Financial Sciences	3	0320101 0320103	
0320492	Field Training in Banking and Financial Sciences	3	Fourth Level	
0320493	Graduations Project in Banking and Financial Sciences	3	Fourth Level	
	-			

Supporting Courses (6) Credit Hours

Course No.	Course Name	Credit Hours	Prerequisite
0330133	Methods of Scientific Research	3	0340106
0310102	Principle of Accounting (2)	3	0310101

(3-B) Elective Courses: (9) Credit Hours

Course No.	Course Name	Credit Hours	Prerequisite
0350470	Financial Marketing	3	0350160
0320314	Financial Studies In English	3	0320110
0410121	Introduction to commercial laws	3	-
0320417	International Commerce	3	
0320476	Information Systems in Banking and Financial	3	0320110

Curriculum Guidance Plan

First year (Level)		
Semester	Module Title& Number	Prerequisite
First	Arabic Language Skills(1) (UR) 0110101	
	English Language Skills(1) (UR) 0130101	N/A 0130099
	Principles of Accounting (1) 0310101	N/A N/A
	Principles of Microeconomics(0320101)	N/A
	Introduction to Management 0330101	
Second	English Language Skills(2) (UR) 0130102	0130101
	Principles of Finance 0320110	N/A
	Principles of Macroeconomics 0340101	N/A
	Computer Applications For Administrative Sciences 0371101	N/A
	Principles of Marketing 0350160	

Second year (Level)		
Semester	Module Title& Number	Prerequisite
First	National Education 0111101	
	Principles of Accounting (2) 0310102	N/A
	Bank Management 0320220	0310102
	Finance of Real State 0320251	N/A
	University Electives Financial Mathematics 0320250	0320110
Second	Financial Management 0320211	
	Money & Banking 0320260	0320110
	Banking & Financial Legislation 0320261	0320103
	University Electives	NA
	Faculty Elective Courses	NA

Third year (Level)		
Semester	Module Title& Number	Prerequis

		ite
First	University Elective Islamic Banks 0320361 International Finance 0320312 Military Science 0111100 Faculty Elective Courses	NA 0320103 0320103 NA NA
Second	International Banking Processes 0230313 Financial Institutions 0320312 Insurance Principles 0230340 Methods of Scientific Research 0111162	0230220 NA NA NA NA

Fourth year (Level)		
Semester	Module Title& Number	Prerequisite
First	Feasibility Studies & Project Evaluation	
Second	Case Studies in Hospital Administration (DR) 0380462 Graduation Project (DR) 0380481 Department Elective	0380430 0330133

Elective Modules All elective modules are usually taken in the fourth year.		
Module Number	Module Title	Prerequisite
0350470	Financial Marketing	0350160
0320314	Financial Studies In English	0320110
0410121	Introduction to commercial laws	-
0320417	International Commerce	
0320476	Information Systems in Banking and Financial	0320110

3. Curriculum Characteristics

Objectives of the Main University-Required Modules. These requirements are to broaden the students' basic skills: languages, computing, and culture.

Objectives of the Main Faculty-Required Modules. These requirements are to consolidate mainly the students' background in management, mathematics, economics, accounting & computing applications.

Objectives of the Main Management Modules in the Curriculum. The curriculum is designed so that the basic foundations of Management are given in the first two years of study, whereas modules of the next two years allow students to acquire the essential skills for management development and practice.

Objectives of the Training , Special Topics and Graduation Project Modules. The objectives of these modules are to allow students to gain practice in problem analysis, design & implementation, report writing, and making presentations.

Identification of Key Stages of Progression in the Curriculum. Students are directed to take the 24 hours of university requirement modules and the 21 hours faculty requirement modules in the first two years of study. Students can also choose some modules from the list of electives.

4. Innovation in the Curriculum

The curriculum is constantly evolving to cope with new technologies and rapidly developing topics. The curriculum has been revised in 2000, 2003, and 2005.

For example, internal processes, industrial feedback, various benchmarks, and information from other institutions has led to many improvements in the curriculum.

The evaluation of the module is also performed through workshops in curriculum design, typically attended by representatives from Industry and some ex-students. The Department is particularly mindful of the fast technological development and its likely effect on curriculum development. In addition, the Department policies and operations ensure that the staff appraisals are used to identify strengths and weaknesses so that appropriate action can be taken.

XII. Health and Safety at the University

The University has a Health & Safety Committee, which comprises representatives of all services within the University. It is the responsibility of this committee to investigate complaints and potential hazards, to examine the cause of all accidents and to carry out periodic inspections of all areas of the Department. At registration, you will be required to assent to the departmental code of behavior, which relates to health and safety.

1. Buildings

The Department comprises two kinds of buildings: the Rooms Building and the Computer Laboratories.

The buildings are generally open between 08.00 and 19.30 (Sunday – Thursday).

In accordance with University policy, smoking is prohibited throughout all buildings.

2. Emergency Evacuation

It is the responsibility of every individual to familiarize himself with the Department's buildings and be aware of the fire exits.

- After evacuation of any building, please assemble well away from the building, and do not block any exits.
- Do not return to any building until the safety supervisor declares the emergency is over and the buildings are safe.

3. Fire Action

Fire Action notices are located at, or adjacent to, fire alarm actuation points. All staff and students should be acquainted with this routine.

4. Operating the Fire Alarm

The manual fire alarm system can be activated by breaking the glass in the red contact boxes sited at strategic points throughout the premises.

5. Use of Fire Appliances

Fire appliances are sited at strategic points throughout the Department to deal with fires. Fires should only be tackled provided there is no personal danger and after the alarm has been set off.

6. Action when the Alarm Rings

On hearing the intermittent alarm, you should prepare yourself to evacuate the building promptly.

On hearing the continuous alarm, you should evacuate the building immediately by the nearest exit.

7. Personal Difficulties

Please inform the Department's counselors or your tutor of any difficulties with which the Department can be of assistance.

8. Synopsis:

Principles of Micro economics(0320101)

It is concerned with the nature of economics and the economic problem. It analyzes the behavior of individual components of the economy like industries, firms, and households. It studies, among other things, how individual prices are set, considers what determines the prices of resources, and inquires into the strengths and weaknesses of the market mechanism

Principles of Macro economics (0320103)

It is concerned with the study of the macroeconomic framework and the relationships between its main components. It takes up the study of national income accounts economic fluctuations; Classical & Keynesian theories of income determination: government expenditures, taxes, and fiscal policy; Money and banking and monetary policy, and economic development

Financial Mathematics 030250:

Principles of Financial Mathematics that cover issues such as simple and compound interest rates, Annuities, Bonds returns and prices, and so forth.

Fundamentals of Finance (0320110):

Introduction of Finance, Financial Analysis, Risk & Return concepts, the time value of money concept, and the valuation of stocks & bond.

Financial Management 0320211:

Policies and practices required to plan and control the sources and use of firm's funds, emphasis on formulation, implementation and modification of corporate financial policies, management of liquid assets, selection among alternative investment opportunities, funds acquisition, dividend policies, determination of the optimal debt-equity mix.

Islamic Bank 90320361)

It includes the study of historical overview of the establishment of Islamic banks; nature of transactions without relying on interest – rate principle resources of Islamic banks and their uses, and framework of Islamic economic thought

Introduction to Money and Banking 0320260:

Discussion is given here to Money, Financial markets and Intermediaries, and their role in saving and Investment, beside the banks-induced economic development.

Insurance Principle (0320340)

Study of individual life insurance, homeowners, various types of health, life and fire insurance policies and how to use the.

Investment Management 0320414:

Investment value, prerequisites for an investment program, risk investment, policies and economic factors in security analysis.

Financial and Banking Regulations 0320261:

The legal aspects governing the operations of banks and financial institution in Jordan.

International Finance 0320312:

Analysis of financial decisions faced by multinational firms including foreign exchange, risk management and export financing.

Financial Institutions 0320362:

The role of money and capital in the processes of change and development, flow of funds, institution and pricing in financial markets.

Bank Management 0320220 :

Management of commercial banks and other institutions, emphasis on tools and concepts of running a bank, its assets and liabilities.

Financial Analysis 0320430:

Tools of financial analysis, their limits, and the employment of financial analysis in the decision making process of credit and Investment.

Real state Finance 0320251:

Importance, and planning of Real state finance, Decisions of investment, and assess of real state .

Financial Markets 0320416:

To make the students aware of the nature of financial markets, their function, their forms, financial instruments presented, problems which encounter Arab Financial Markets in particular, and study the means that would secure to develop these markets and raise their efficiency.

International Trade 0320417

It includes the study of international trade theories: absolute and comparative advantages, Heckscher – Ohlin model; theory of tariffs, arguments for protection commercial policy instruments, customs union; foreign exchange market, balance of payments , fiscal and monetary policies; and international monetary system

Feasibility Studies & Project Evaluation (0320415)

It covers the following topics: nature and scope of feasibility studies and project evaluation framework for engineering and technical feasibility studies involving inputs – operations – outputs; time value of money; break – even analysis; cash flows of project; commercial profitability standards; evaluation of projects and investment decisions; and case studies

Portfolio Management 0320418:

Modern theories of managing portfolios. Diversification of portfolios, and recent trends of portfolio investment.

Credit risk Management 0320431:

Tools of credit analysis, Foreign Trade Finance, Management of and domestic currencies flows, and collection policies.

Computer Application in Banking and Financial Sciences 0320479

It covers the following topics:

Introduction to computer, Computer application in storage control, Computer application in financial analysis, Computer application in financial control, computer application in quality control and computer application in decision making in investment.

Financial Studies In English 0320314

It course readings in Money and its importance; financial intermediaries; Bank management; Interest rates and, time value of money; (demand for assets); interest rate behavior; demand for money; Monetary Policy; foreign exchange market, and balance of payments

Graduation project in banking and finance 0320493

To improve the ability of the student to do research. The student chooses a topic with the help of the teacher and tries to follow the scientific technique in doing this research.

Feasibility Studies & Project Evaluation (0320415)

It covers the following topics: nature and scope of feasibility studies and project evaluation framework for engineering and technical feasibility studies involving inputs – operations – outputs; time value of money; break – even analysis; cash flows of project; commercial profitability standards; evaluation of projects and investment decisions; and case studies.

Bank Management 0320220

It covers the following topics:

Introduction to Bank Marketing, developments of Bank Marketing Concept, Banking Services, Bank Marketing Environment and Bank Marketing Planning.

Computer Application in Banking and Financial Sciences 0320479

It covers the following topics:

Introduction to computer, Computer application in storage control, Computer application in financial analysis, Computer application in financial control, computer application in quality control and computer application in decision making in investment.

Financial Mathematics 0320425

It includes the study of the interest rate and its economic basis; Simple interest. Compound interest; theory of amortization and capital asset depreciation

Financial Studies In English 0320314

It course readings in Money and its importance; financial intermediaries; Bank management; Interest rates and, time value of money; (demand for assets); interest rate behavior; demand for money; Monetary Policy; foreign exchange market, and balance of payments