

# FINANCIAL INSTITUTIONS AND REGULATIONS CERTIFICATE

## Program Description

This program will enable you to navigate the dense thicket of regulations governing U.S. financial institutions. You will be introduced to the objectives and strategies of financial regulation, the various types of financial institutions to which regulation applies, the key features of the regulatory frameworks governing these institutions, and the primary challenges facing financial regulators.

Beginning with conventional deposit-taking banks, you will examine the risks embedded within the business of banking and how regulation seeks to manage these risks. You will then explore several other forms of "non-bank" financial intermediation, including investment banks, insurance companies, wholesale funding markets, structured finance markets, money market and other investment funds, and financial market infrastructure. Upon the completion of this program, you will have explored the broader role of financial institutions, as well as their regulations, in society.

You will be required to purchase the following two textbooks to complete your coursework:

1. "Principles of Financial Regulation" (2016) by John Armour, Dan Awrey, Paul Davies, Luca Enriques, Jeffrey N. Gordon, Colin Mayer, and Jennifer Payne
2. "Financial Regulation: Law and Policy" (3rd ed. 2021) by Michael S. Barr, Howell E. Jackson, and Margaret E. Tahyar

## Key Takeaways

- Describe the most important U.S. financial institutions, their functions, and the regulatory strategies that establish the foundation of the U.S. financial system
- Explain why banks are viewed as "fragile" financial institutions and explore the components of the financial safety net designed to reduce that fragility
- Analyze the functions, effectiveness, and limitations of the core features of modern bank regulation, including entry restrictions, capital and liquidity requirements, and governance and resolution frameworks
- Explore the broader role financial institutions play in society and how their regulations impact other sectors

## What You'll Earn

- Financial Institutions and Regulations Certificate from Cornell Law School
- 85 Professional Development Hours (8.5 CEUs)

## Who Should Enroll

- Entry-level finance and accounting professionals
- In-house lawyers working within financial institutions
- Aspiring financial policy makers

- Aspiring regulatory professionals
- Fintech professionals

## Total Investment

1.5 months to complete the course.

## How to Enroll

For more information and to enroll, please visit Financial Institutions and Regulations Certificate (<https://ecornell.cornell.edu/certificates/financial-management/financial-institutions-and-regulations/>).

## Course

Code	Title	Hours
eCornell LAW581	Financial Institutions and Regulations	0