

COURSE OUTLINE DEVELOPMENT

1. **1. Course Title:** Financial Services Co-op
2. **2. CBEDS Title:**
3. **3. CBEDS Number:**
4. **4. Job Titles:**
 - Bill & Account Collectors
 - Billing & Posting Clerks
 - Bookkeeping, Accounting and Auditing Clerks
 - Gaming Cage Workers
 - Brokerage Clerks
 - Credit Authorizers, Checkers and Clerks

5. Course Description:

This Cooperative Vocational Education (CVE) course provides students a combination of related classroom instruction and paid or unpaid instruction in banking and related services setting. The purpose of this course is to expand occupational training opportunities by utilizing existing sites and facilities other than those of the traditional classroom. Each student's vocational preparation is therefore, jointly planned and supervised with the educator and the business. This shared responsibility is facilitated through a written Individualized Training Plan (ITP). The ITP ensure that each intern experiences a progression of learning activities at the training site.

Students understand basic concepts pertaining to a variety of financial services. Employees working in occupations in financial services provide loans, investment advice, credit and payment services to businesses and to individuals. Knowledge of money and banking, lending fundamentals, and financial regulations is necessary for handling financial transactions. Employment in the financial services industry is expected to increase because of the expansion of credit unions, small regional banks and savings institutions.

Integrated throughout the course are career preparation standards, which include basic academic skills, communication, interpersonal skills, problem solving, and workplace safety, technology and employment literacy connection to core academic standards.

Business and Accounting Pathways	
<i>Introductory</i>	Accounting 1 or Computer Foundations
<i>Skill Building</i>	Accounting 2 or Computer Accounting or Entrepreneurship or Legal Careers or Financial Services
<i>Advanced</i>	Financial Services Co-op or Computerized Accounting 2 or Marketing or Business Management or Retail Co-op

Students will:

1. Describe the concepts involved in providing customer service in financial services.
2. Demonstrate routine financial services transactions.

3. Describe activities at teller terminals.
4. Demonstrate how to use 10 key calculators for simple and related math skills.
5. Demonstrate knowledge of and use the most common industry vocabulary words.
6. Identify the parts of a check.
7. Describe the information found on a signature card, and the use of the Tellers Limits card.
8. Maintain a cash drawer and properly count and bundle cash.
9. Describe the theory of cash balancing, how to locate cash differences and honest and ethical cash balancing and cash handling.
10. Demonstrate the principles of effective oral, written and multimedia communication in a variety of formats and contexts.

- 6. Hours: A minimum of 87.5 CVE hours and 540 CVE/OJT hours**
**7. Prerequisites: Accounting 1, 2 or Computerized Accounting or Entrepreneurship
Legal Careers or Financial Services**
8. Date: July 2011

9. . Course Outline

COURSE OUTLINE				
Upon successful completion of this course, students will be able to demonstrate the following skills necessary for entry-level employment.				
Instructional Units and Competencies Guaranteed curriculum = regular font Negotiated curriculum = italicized	Course Hours	Model Curr. Standards	CA Academic Content Standards	CAHSEE
I. CAREER PREPARATION A. Career Planning and Management. 1. Know the personal qualifications, interests, aptitudes, knowledge, and skills necessary to succeed in careers. a. Students will identify skills needed for job success b. Students will identify the education and experience required for moving along a career ladder. 2. Understand the scope of career opportunities and know the requirements for education, training, and licensure. a. Students will describe how to find a job. b. Students will select two jobs in the field and map out a timeline for completing education and/or licensing requirements. 3. Know the main strategies for self-promotion in the hiring process, such as completing job applications, resume writing, interviewing skills, and preparing a portfolio. a. Students will write and use word processing software to create a resume, cover letters, thank you letters, and job applications. b. Students will participate in mock job interviews. 4. <i>Develop a career plan that is designed to reflect career interests, pathways, and postsecondary options.</i> a. <i>Students will conduct a self—assessment and explain how professional qualifications affect career choices.</i> 5. <i>Understand the role and function of professional organizations, industry associations, and organized labor in a productive society.</i> a. <i>Contact two professional organization and identify the steps to become a member.</i> 6. <i>Understand the past, present and future trends that affect careers, such as technological developments and societal trends, and the resulting need for lifelong learning.</i> a. <i>Students will describe careers in the business industry sector.</i> b. <i>Students will identify work-related cultural differences to prepare for a global workplace.</i> B. Technology. 1. Understand past, present and future technological advances as they relate to a chosen pathway and on selected segments of the economy. 2. Understand the use of technological resources to gain access to, manipulate, and produce information, products and services. 3. Use appropriate technology in the chosen career pathway. C. Problem solving and Critical Thinking. 1. Understand the systematic problem-solving models that incorporate input, process, outcome and feedback components, and apply appropriate problem-solving strategies and critical thinking to work-related issues and	20 Additional hours are integrated throughout the course.	Finance & Business Industry Sector, Model Curriculum Standards 3.0, 4.0, 5.0, 6.0, 7.0, 8.0, 9.0, 10.0	<u>Language Arts</u> (8) R 1.3, 2.6 W1.3, 2.5. LC 1.4,1.5 1.6 LS1.2, 1.3, (9/10) R2.1,2.3,2 W2.5 LC1.4 LS 1.1, 2.3 (11/12) R2.3 W2.5 LC1.2 <u>Math</u> (7) NS1.2, 1.7 MR 1.1,1.3 2.7,2.8, 3.1	Lang. Arts R 8.2.1 (9/10) R 2.1, 2.3 W2.5 Math (7) NS 1.2, 1.3, 1.7 MR 1.1, 2.1, 3.1

<p>tasks.</p> <ol style="list-style-type: none"> 2. Use and apply critical thinking and decision making skills to make informed decisions, solve problems, and achieve balance in the multiple roles of personal, home, work and community life. <p>D. Health and Safety.</p> <ol style="list-style-type: none"> 1. Know policies, procedures, and regulations regarding health and safety in the workplace, including employers' and employees' responsibilities. 2. Understand critical elements of health and safety practices related to a variety of business environments. <p>E. Responsibility & Flexibility.</p> <ol style="list-style-type: none"> 1. Understand the qualities and behaviors that constitute a positive and professional work demeanor. 2. Understand the importance of accountability and responsibility in fulfilling personal, community, and workplace roles and how individual actions can affect the larger community. 3. Understand the need to adapt to varied roles and responsibilities. <p>F. Ethics and Legal Responsibilities</p> <ol style="list-style-type: none"> 1. Know the major local, district, state, and federal regulatory agencies and entities that affect the industry and how they enforce laws and regulations. 2. Understand the concept and application of ethical and legal behavior consistent with workplace standards. <ol style="list-style-type: none"> a. <i>Contact a business and obtain a copy of their rules for employment.</i> b. <i>Role play difference ethical scenarios.</i> 3. Understand the role of personal integrity and ethical behavior in the workplace. <p>G. Leadership and Teamwork.</p> <ol style="list-style-type: none"> 1. Understand the characteristics and benefits of teamwork, leadership, citizenship in the school, community, and workplace settings for effective performance and attainment of goals. 2. Understand the ways in which professional associations, such as the Assn. for Financial Professionals (AFP), and competitive career development activities enhance academic skills, career choices, and contribute to promote employability. 4. Know multiple approaches to personal conflict resolution and understand how to interact with others in ways that demonstrate respect for individual and cultural differences and for the attitudes and feelings of others. 				
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Instructional Units and Competencies	Hours	Model Curr. Standards.	CA Academic Standards	CAHSEE
<p>I Students understand the concepts involved in providing customer service in banking and related services:</p> <p>A. Students will employ technical skills to perform teller functions, data processing functions, new-account functions, and lending functions.</p> <ol style="list-style-type: none"> 1. Students will describe the Teller role and responsibilities. 2. Students will identify methods for controlling cash. 3. Students will describe general procedures for handling common transactions. <p>B. Students will understand the nature and demands of professionalism in working relationships with customers and employers.</p> <ol style="list-style-type: none"> 1. Students will discuss and justify in groups the interpersonal skills that bank tellers need to be successful. <p>C. Students will demonstrate basic selling techniques to assist customers in making an informed buying decision.</p> <ol style="list-style-type: none"> 1. Students will understand how to effectively sell and cross-sell banks' products and services by conveying product information accurately and quickly and explaining product features and benefits. 2. Students will role play effective listening skills. 3. Respond to cues and clues from customers and make referrals to specialists or other staff. 4. Students will describe the importance of meeting sales and service goals/standards. 	20	Banking & Related Services Pathway B1.0 B1.2 B1.3	L&S (9-10) 2.5(b), 2.6 (b)	M(7) NSI.2, .2, .6, .7 W(9-10) 1.4
<p>II. Students will use accounting knowledge to perform bookkeeping functions.</p> <ol style="list-style-type: none"> 1. Students will have an understanding of the theory of cash balancing, how to locate cash differences, lock-up procedures, performance standards and honest and ethical cash balancing and cash handling. 	10	Banking & Related Services Pathway B1.4	M1.2 Alg 5.0, 13.0, 15.0 R(11-12) 2.3 W(11-12) 2.5 (b)	
<p>III. Students will understand the procedures for setting up new accounts.</p> <p>A. Students will demonstrate knowledge of the financial institution's product and services.</p> <p>B. Students will describe the procedure for setting up new accounts and maintenance of existing accounts.</p> <ol style="list-style-type: none"> 1. Students will create examples of appropriate records and documentation. 2. Students will demonstrate an understanding of negotiable instruments and identify the terms of negotiability. 3. Students will demonstrate an understanding of endorsements and identify those endorsements requiring an approval. 4. Students will be able to identify the parts of a check. 5. Students will describe the information found on a signature card, legal restrictions and the application of the information on the card. 6. Students will demonstrate an understanding of the use of the Tellers Limits Card. 7. Students will demonstrate an understanding of general banking knowledge, ability to use resources to resolve problems, statement reconciliation ordering special documents and identify debits and credits. 	20	Banking & Related Services Pathway B1.1 B2.0 B2.1 B2.2 B2.3		

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Italicized text references "negotiated" curriculum; all other text references "guaranteed" curriculum

<p>IV. Students demonstrate an understanding of loans.</p> <ul style="list-style-type: none"> A. Students will identify different types of loans. B. Students will describe the application process. C. Students will describe credit ratings and their importance. D. Students will demonstrate typical maintenance of files. <ul style="list-style-type: none"> 1. DD – Truth in Savings 2. CC – Checks and holds 3. E — Electronic Funds 	18.5	Banking & Related Services Pathway B3.0 B3.1 B3.2 B3.3 B3.4	
<p>V. Students understand the basic equipment used in financial settings.</p> <ul style="list-style-type: none"> A. Automated Teller Machines (ATM) B. Teller terminal C. Photocopier D. Facsimile machine (FAX) E. Computer work station 	10	Finance & Business Industry Sector Foundation Standards Academic Foundation Standards 4.0	

10. Additional recommended/optional items

- a. Articulation: None
- b. Academic credit: None
- c. Instructional strategies:
 - Methods of Instruction:
 - a. Lecture
 - b. Audio Visual Materials
 - c. Research Readings and Written Presentations
 - d. Group & Individual Activities
 - e. Quizzes, Tests & Final Exam
 - f. Internet Exploration
 - g. Employer Evaluations – 2 annually
 - h. Guest Speakers
 - i. Projects:
- d. Instructional materials: Text to be determined.
- e. Certificates: Certified Bank Teller (CBT)
Certified Customer Service Representative (CCSR)