

COURSE OUTLINE DEVELOPMENT

1. **1. Course Title:** Financial Services
2. **2. CBEDS Title:** Financial Services
3. **3. CBEDS Number:** 4103
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 course is designed prepare students for entry-level positions in financial service institutions. The course will focus on financial service operations. Students will understand: concepts, principles, and practices used in the financial services industry; the basic functions of the American free enterprise system; basics of accounting; loans and investments, negotiable instruments, all major non credit services, and written and verbal technical communication.

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. Employment in the banking industry is expected to increase because of the expansion of credit unions, small regional banks and savings institutions.

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

Students will:

1. Demonstrate the concepts involved in providing customer service in financial service institutions specifically “service that sells.”
2. Describe the main operations and management techniques utilized in financial service institutions.
3. Describe the purpose of regulatory compliance in financial services.
4. Use technical skills to provide electronic services.
5. Demonstrate effective handling of distractions and interruptions.
6. Demonstrate effective oral, written and multimedia communication in a variety of formats and contexts.

6. **Hours:** 180 hours
7. **Prerequisites:** Accounting 1, 2; or Computerized Accounting; or Entrepreneurship
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. 				
--	--	--	--	--

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 identify the organizational structures in banking and other financial institutions. 2. Students will distinguish various types of financial institutions. 3. Students will research classified ads in local newspapers and the Internet to identify the types of businesses that advertise for cashier types of positions and explain why that position might be a good way to start a career. 4. Students will describe the Teller role and responsibilities. <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. <p>D. 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. 	40	<p>Banking & Related Services Pathway</p> <p>B1.0 B1.1 B1.2 B1.3 B1.4</p>	<p>1.1M (8-12)13.0 1.2S (9-12) (1.a) (12) 1.3H (12.1) (12.1.1) (12.1.3) (12.2.8) (12.2.9) 2.0R (9-12) (2.3) 2.2W (9-10)1.3 (11-12) (1.1) 2.3WO (9-10) (1.1),(1.3) (1.4) 2.4L&S (9-10) (1.3),(1.7) (2.5)</p>	<p>M(7) NSI.2, .2, .6, .7 W(9-10) 1.4</p>
<p>II. Students will understand the main operations and management techniques of banking and related services.</p> <p>A. Students will know basic banking concepts and terms.</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, 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 	40	<p>Banking & Related Services Pathway</p> <p>B2.0 B2.1 B2.2 B2.3</p>		

Instructional Units and Competencies	Hours	Model Curr. Standards.	CA Academic Standards	CAHSEE
<p>problems, statement reconciliation, ordering special documents, and identify debits and credits.</p> <p>B. Students will understand techniques for managing personnel to maximize operations.</p> <p>C. Students will understand the role of organizational, time-management, and multitasking skills.</p>				
<p>III. Students will understand the regulatory compliance of banking and related services.</p> <p>A. Students will understand the role of the Federal Reserve System in the banking industry.</p> <p>B. Students will demonstrate expected behavior in the event of a bank robbery or take-over.</p> <p>C. Students will demonstrate procedures for opening/closing, emergency, protection, custody and control procedures, discovering forgery, fraud, bunco and kiting, counterfeit and raised bills.</p> <p>D. Students will demonstrate a knowledge and understanding of the most common industry vocabulary regulation words:</p> <ol style="list-style-type: none"> 1. DD – Truth in Savings 2. CC – Checks and holds 3. E – Electronic Funds <p>E. Students will know the procedures necessary to adhere to banking regulatory compliance for Bank Tellers regarding privacy and security, deposits and equal treatment.</p> <ol style="list-style-type: none"> 1. Students will describe the Bank Secrecy Act (BSA); Office of Foreign Asset Control (OFAC), the USA PATRIOT Act, Regulation CC, Reserve Requirements of Depository Institutions, Regulation D and the Electronic Funds Transfer Act, Regulation E. 2. Students will describe the information found on a signature card, legal restrictions and the application of the information on the card. 3. Students will describe the Fair Credit Reporting Act (FCRA) and Americans with Disabilities Act (ADA). <p>F. Students will understand the review process for bank records in preparation for examination by an external entity.</p>		<p>Banking & Related Services Pathway</p> <p>B3.0</p> <p>B3.1</p> <p>B3.2</p> <p>B3.3</p> <p>B3.4</p>		
<p>IV. Students understand the basic functions of the American free enterprise system:</p> <p>A. Economic Theory/Thinking</p> <p>B. Economic conditions</p> <p>C. Monetary Policy</p> <p>D. Competition</p> <p>E. Consumer Economic Issues</p> <p>F. Savings/Investments</p> <p>G. Changes in the marketplace</p> <ol style="list-style-type: none"> 1. Students will be able to demonstrate an understanding of the principles of supply and demand and identify a need versus a want 2. Students will interpret concepts of scarcity 3. Students will construct a stock portfolio 4. Students will prepare a budget 5. Students will be able to identify and compare different kinds of savings and investments accounts and describe the relationship between buyer and seller in the marketplace. 	18.5	<p>Finance & Business Industry Sector Foundation Standards</p> <p>Academic Foundation Standards</p> <p>1.3(12.1, (12.1.1), (12.2.2), (12.2.5))</p>		

Instructional Units and Competencies	Hours	Model Curr. Standards.	CA Academic Standards	CAHSEE
V. Students understand the academic content require for entry into postsecondary education and employment in the Finance and Business sector. A. Students will describe the process for applying to a postsecondary school’s financial program. B. Students will detail the jobs requiring postsecondary education in the Banking and Financial Services industry sector.	10	Finance & Business Industry Sector Foundation Standards Academic Foundation Standards 1.0		

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:
 - Create a PowerPoint presentation for a financial service or product that includes: description of product/service; listing of features and benefits; description or profile of the target customer; need or use for product; script for a possible sales approach
 - Create/design/develop a complete checkbook recording and reconciliation package that includes: instructions; blank checks, deposit tickets, check register and monthly statement; instructions for the checkbook activities; completed monthly statement with outstanding checks.
 - Develop/create simulated transactions and a cash balancing project that includes: instructions; necessary materials to complete transactions; necessary materials to complete cash balancing activity; answer key for transactions and cash balancing.
 - Complete a credit loan project that includes: a personal budget; completed credit application; score the application; determine monthly payments to stay at an acceptable debt ratio; determine the maximum amount that can be financed to keep client within acceptable monthly payments; identify price of a house and a how many months needed to qualify 80% balance loan.

d. Instructional materials: Text to be determined.

e. Certificates: Certified Bank Teller (CBT)
 Certified Customer Service Representative (CCSR)