

MISSION TRAILS REGIONAL OCCUPATION PROGRAM

1. **COURSE TITLE:** BANKING & FINANCIAL CAREERS
2. **CBEDS TITLE:** BANKING CAREERS
3. **CBEDS NUMBER:** 4103
4. **JOB TITLES:** Teller, Customer Service Representative, New Accounts Representative
Title Research Assistant, Financial Consultant Assistant
Loan Processor, Real Estate Agency Assistant
5. **COURSE DESCRIPTION:** Banking & Financial Careers provides curriculum for students to learn and develop entry level employment skills generally required in the banking industry and related financial businesses. Community classroom placement is available for hands on training.

The students will learn specific customer service representative skills, sales, appropriate professional grooming, and work ethics. Each student will complete a portfolio during which they will practice interviewing and job search skills. Second semester advanced course is available.
6. **HOURS:** 1 semester classroom instruction = 180 hours
1 semester community classroom = 180 hours
Total = 360 hours
7. **PREREQUISITES:** Keyboarding 25 wpm; must be able to pass minimum proficiency math test on fractions, decimals, and percents; must have good communication skills; must be able to alphabetize and sequence items numerically
8. **REVISION DATE:** May 2009
9. **CDE RECERTIFICATION:** January 12, 2004

10. COURSE OUTLINE:

a) CONTENT AREA SKILLS

EXPECTED STUDENT OUTCOMES

HOURS OF INSTRUCTION

COURSE OUTLINE

CONTENT AREA SKILLS	EXPECTED STUDENT OUTCOMES	HOURS CL = Classroom CC = Comm. Class. CP = Co-op Ed.		
Instruction will include:	Student will be able to:	C L	C C	CP
<p>1. Introduction: A. Goals and Objectives Course Syllabus B. Classroom rules and expectations, signed by students. C. Evaluation of students</p>	<p>1 A. Summarize and explain goals and objectives of the course. 1 B. Know what behaviors are expected, acceptable, and not acceptable in the classroom. 1 C. Know what math exercises are needed for proficiency.</p>	10		
<p>2. Support Skills A. Basic math; fractions, decimals, and percents work books B. Operation of 10-Key C. Written communication D. Oral communication E. 5 points of negotiability F. Checking accounts work book & simulation G. Savings accounts H. Credit workbook and simulation, use of Kelly Blue Book, internet. I. Filing simulation</p>	<p>2 A. Solve basic math problems by using formulas for interest, ratios, and percents. Use fractions, decimals whole numbers, and mixed numbers in formulas. 2 B. Operate a 10-Key using correct fingering and using the addition, subtraction, multiplication, and division functions correctly. 2 C. Format and write a business letter with proper spelling, grammar, and punctuation. 2 D. Deliver oral reports, role-play, enter into class discussions properly, and answer interview questions. 2 E. Identify the 5 points of negotiability of a negotiable instrument and use them to determine if it is acceptable. 2 F. Understand how a checking account works, how to write a check, balance a checking account, appropriate use of ATM's and debit cards, explain the advantages and disadvantages of checks and cash. 2 G. Explain what the different types of savings instruments are and what each is best suited for. Survey and determine the institution which offers the best interest rates on certificates of deposit. 2 H. Understand the responsible use of credit,</p>	40	20	7

	<p>how to fill out a loan application. Students will be able to figure debt to income ratios and figure projected loan payments and costs. They will understand the legal implications of disclosure statements.</p> <p>2 I. Students will set up files that are cross-referenced alphabetically and numerically.</p> <p>2 J. Students are encouraged to achieve at least 25 WPM with practice keyboarding.</p>			
<p>3. Work Ethics Personality Development for Work Confidentiality (privacy of information) Communicating in the Workplace Teambuilding & Problem Solving Speakers</p>	<p>3. Students will learn values, attitudes, responsibilities and human relations skills necessary to become a productive citizen and succeed in their chosen career. They will be able to function on an adult, professional level in their community classroom sites.</p> <p>A. Ethics, integrity, trust and confidence will be stressed.</p>	30	5	
<p>4. Financial Institutions The history of banking in the US</p>	<p>4 A. Explain the differences between banks, credit unions, and finance companies and their impact on our economy.</p> <p>B. Explain what title companies are and how they function.</p> <p>C. Explain how the Federal Reserve system works and how it influences our economy.</p>	7	1	
<p>5. Investments A. Guest speakers from industry B. Videos C. Rule 72</p>	<p>5. A. Tell the difference between stocks, bonds, mutual funds, and treasury bills.</p> <p>C. Track investments</p> <p>D. Understand the need to save/invest for the future.</p>	8	2	
<p>6. Specific Teller Responsibilities A. Teller Simulation B. Teller Stations/Role Playing C. Handling Currency & Coin D. Sales</p>	<p>6. A. Balance credits and debits in a transaction</p> <p>B. Balance teller drawer at the end of a day's work and understand cash limits.</p> <p>C. Count coin and currency, roll or strap as appropriate, set up money drawer at teller station, make change and count money to a customer.</p> <p>D. Distinguish features and benefits and use this method to sell products and services.</p>	50	30	5
<p>7. Loss Prevention/Fraud A. FBI Agent B. Secret Service Agent C. Primary & Secondary Identification D. Chex Systems E. BSA, Elder Financial Abuse & "Check 21" F. Privacy</p>	<p>7. A. Understand proper procedures to follow during a bank robbery to protect themselves, coworkers, and customers, and to be a good witness.</p> <p>B. Identify counterfeit currency and what to do with it.</p> <p>C. How to eliminate fraud.</p> <p>D. Identify and verify signatures.</p>	10	5	

	<p>E. Reports required of banks and their employees Suspicious transactions</p> <p>F. BSA Reports and Elder Abuse reporting requirements.</p> <p>G. Patriot Act 2001</p> <p>H. OFAC (Office of Foreign Assets Control)</p>			
<p>8. Customer Service & New Accounts</p> <p>A. New account agreement & worksheets</p> <p>B. Cross Selling Soft Selling “The One Minute Salesman” Cross selling module from Community Bank</p> <p>C. Telephone etiquette</p> <p>D. Marketing & Product Knowledge</p> <p>E. Customer Complaints</p>	<p>8. A. Fill out new account worksheets and account agreement cards.</p> <p>B. Understand the importance of and how to verify information through Chex systems.</p> <p>C. How to cross sell products and services.</p> <p>D. Role play proper telephone techniques for answering customer inquiries, transferring calls and taking messages.</p> <p>E. National Do Not Call List</p> <p>E. Establish strategies for achieving goals through marketing and product knowledge.</p> <p>F. Role play customer complaints and deal with an irate customer efficiently so that it turns into a positive experience for the customer.</p>	44	30	10
<p>9. Grooming</p> <p>A. Personal Hygiene and good health</p> <p>B. Professional make-up, hair styles and nails.</p> <p>C. Professional Wardrobe poster, video & speaker</p> <p>D. Dress Code</p>	<p>9. A. Identify need for daily bathing, deodorant, rest, proper diet and exercise.</p> <p>B. Identify the difference between appropriate business/professional hair styles, make-up and nails and the everyday look they wear to school or see on TV.</p> <p>C. Select and assemble a poster containing appropriate samples of professional clothing they would wear to work in a financial institution and present it, orally, to the class.</p> <p>D. Dress for success days.</p> <p>E. Implications of community classroom site dress code.</p>	20	5	
<p>10. Employment Seeking Skills</p> <p>A. Self assessment of skills & qualities</p> <p>B. Portfolio</p> <ol style="list-style-type: none"> 1. Job Application 2. Cover Letter 3. Resumé 4. Thank you letter 5. Letters of Recommendation 6. Work sample <p>C. Interview Questions</p> <p>D. Video taped interview</p> <p>E. Speakers from industry</p>	<p>10. A. Complete a job portfolio on the computer with appropriately formatted business letters and resumé.</p> <p>B. Answer approximately 40 various interview questions, highlighting their own skills and qualities.</p> <p>C. Complete a video taped job interview to show that they know what a prospective employer expects in an interview and how to respond with answers that would make an employer want to hire them.</p>	16	5	

10. COURSE OUTLINE:

b) CAREER PERFORMANCE STANDARDS

- i) EXPECTED STUDENT OUTCOMES**
- ii) HOURS OF INSTRUCTION**

COURSE OUTLINE

CAREER PERFORMANCE STANDARDS	EXPECTED STUDENT OUTCOMES	HOURS
Instruction will include:	Student will be able to:	
<p>1. Personal Skills</p> <ul style="list-style-type: none"> ▪ Classroom policies & procedures ▪ Ethics <ul style="list-style-type: none"> → Work → Business ▪ Sexual harassment laws ▪ Personal skills, including positive attitude, self-confident, honesty, perseverance & self-discipline ▪ Professional appearance ▪ Time management ▪ Lifelong learning 	<p>1. Understand how personal skill development, including positive attitude, honesty, self-confidence, time management, & other positive traits affect employability.</p> <ul style="list-style-type: none"> ▪ Demonstrate and understand classroom policies & procedures ▪ Define work and business ethics & demonstrate the importance of ethical standards & social responsibilities in the business environment. ▪ Discuss the laws applicable to sexual harassment & discuss tactics for handling harassment situations. ▪ Demonstrate personal skills in class and/or business environment: <ul style="list-style-type: none"> → Positive attitude → Self-confidence → Honesty → Perseverance → Self-discipline ▪ Demonstrate and model personal hygiene and acceptable professional attire ▪ Prioritize tasks and meet deadlines ▪ Explain the importance of lifelong learning 	<p>Integrated in content area skills</p>

CAREER PERFORMANCE STANDARDS	EXPECTED STUDENT OUTCOMES	HOURS
Instruction will include:	Student will be able to:	
<p>2. Interpersonal Skills</p> <ul style="list-style-type: none"> ▪ Group dynamics ▪ Conflict resolution and negotiation ▪ Team work ▪ Etiquette across gender and cultural groups 	<p>2. Understand principles of effective interpersonal skills, including group dynamics, conflict resolution, and negotiation.</p> <ul style="list-style-type: none"> ▪ Identify and explain the key concepts of group dynamics ▪ Discuss and demonstrate the dynamics of conflict resolution and negotiation, and their importance within the business environment ▪ Demonstrate effective teamwork, share responsibilities, accept supervision and assume leadership roles ▪ Demonstrate cooperative working relationships and proper etiquette across gender and cultural groups 	<p>Integrated in content area skills</p>
<p>3. Thinking and Problem-Solving Skills</p> <ul style="list-style-type: none"> ▪ Critical and creative thinking skills ▪ Logical reasoning and problem-solving skills ▪ Numerical estimation, measurement, and calculation ▪ Identify, locate, and organize needed information and propose, evaluate, and select alternative solutions 	<p>3. Understand the importance of critical thinking and problem-solving skills in the workplace.</p> <ul style="list-style-type: none"> ▪ Apply critical and creative thinking skills in a work environment and implement a plan of improvement as needed ▪ Demonstrate logical reasoning and problem solving skills in a work environment ▪ Apply numerical estimation, measurement and calculation skills to business applications including the following: <ul style="list-style-type: none"> → Whole number math → Decimals & fractions → Counting & monetary functions → Use of tables & graphs ▪ Recognize problem situations; identify, locate and organize needed information, and propose, evaluate and select from alternate solutions 	<p>Integrated in content area skills</p>

CAREER PERFORMANCE STANDARDS	EXPECTED STUDENT OUTCOMES	HOURS
Instruction will include:	Student will be able to:	
<p>4. Communication Skills</p> <ul style="list-style-type: none"> ▪ Written communications ▪ Verbal and Nonverbal communications ▪ Active and effective listening ▪ Proper etiquette in business communications ▪ Writing and editing skills ▪ Use of reference material and handbooks ▪ Oral presentations 	<p>4. Understand principles of effective communication.</p> <ul style="list-style-type: none"> ▪ Read and implement written instructions, technical manuals, written communication, and reference books ▪ Present a positive image of verbal and nonverbal communication through use of appropriate methods ▪ Demonstrate active and effective listening skills through verbal, nonverbal and written feedback ▪ Demonstrate proper etiquette in business communications, including an awareness of requisite for international communications (languages, customs, and time zones) ▪ Demonstrate the following writing and editing skills: <ul style="list-style-type: none"> → Use correct grammar, punctuation, capitalization, vocabulary and spelling → Write, proofread and edit → Select and use appropriate forms of communication ▪ Exhibit a proficiency in the use of reference materials such as dictionary, thesaurus, telephone directory, almanac, zip code directory, and office handbooks 	<p>Integrated in content area skills</p>
<p>5. Occupational Safety</p> <ul style="list-style-type: none"> ▪ Good safety practices 	<p>5. Understand occupational safety issues, including avoidance of physical hazards</p> <ul style="list-style-type: none"> ▪ Model and implement good safety practices including: <ul style="list-style-type: none"> → Avoidance and reporting of physical hazards in the work environment → Safe operation of equipment → Proper handling of hazardous materials 	<p>Integrated in content area skills</p>

CAREER PERFORMANCE STANDARDS	EXPECTED STUDENT OUTCOMES	HOURS
<p>Instruction will include:</p> <p>6. Employment Literacy</p> <ul style="list-style-type: none"> ▪ Expand awareness of career opportunities ▪ Set employment goals and objectives ▪ Aptitudes, personal characteristics and interests ▪ Develop portfolio to C-TAP standards ▪ Develop interviewing techniques 	<p>Student will be able to:</p> <p>6. Understand career paths and strategies for obtaining employment.</p> <ul style="list-style-type: none"> ▪ Explore career opportunities and develop a career plan ▪ Identify steps for setting goals and writing personal goals and objectives ▪ Examine aptitudes related to career options; relate personal characteristics and interests to educational and occupational opportunities ▪ Develop a portfolio to include the following: <ul style="list-style-type: none"> → Letter of Introduction → Cover letter → Resume → Thank you letter → Job application → Licenses, Certificates and Awards → Transcripts → Letters of Recommendation → Work Samples 	<p>Integrated in content area skills</p>
<p>7. Technology Literacy</p> <ul style="list-style-type: none"> ▪ Apply Industry specific technology ▪ Use Industry specific software ▪ Demonstrate Keyboarding ▪ Accessing information ▪ Lifelong enhancement of technology skills 	<p>7. Understand and adapt to changing technology.</p> <ul style="list-style-type: none"> ▪ Identify and demonstrate use of appropriate technology ▪ Identify and use industry specific software ▪ Demonstrate proficiency in alphanumeric keyboarding ▪ Input and retrieve information ▪ Understand the importance of lifelong learning in adapting to changing technology 	<p>Integrated in content area skills</p>

10. ADDITIONAL RECOMMENDED /OPTIONAL ITEMS

a. ARTICULATION:

b. VOCATIONAL CREDIT:

c. ACADEMIC CREDIT:

d. INSTRUCTIONAL STRATEGIES:

e. INSTRUCTIONAL MATERIALS:

f. CERTIFICATES: