

BANKING SERVICES
COURSE CODE: 5271
STUDENT PROFILE (EFFECTIVE 2017-18)

| STUDENT'S NAME | | TEACHER'S NAME | | | |
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| School Year/Semester | Date Began | Date Completed | Grade | | |
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| Directions: Document student's progress using the applicable rating scales below: Enter date of completion under the appropriate column. | | | | | |
| 0 - Has not received instruction in this area / no experience or knowledge of this task (N/A) 1 - Requires additional instruction and or close supervision (60-69) 2 - Can perform the task completely with limited supervision (70-79) 3 - Can apply and perform independently (80-100) | | | | | |
| A. SAFETY | | 0 | 1 | 2 | 3 |
| 1 | Review school safety policies and procedures. | | | | |
| 2 | Review classroom safety rules and procedures. | | | | |
| 3 | Review safety procedures for using equipment in the classroom. | | | | |
| 4 | Identify major causes of work-related accidents in office environments. | | | | |
| 5 | Demonstrate safety skills in an office/work environment. | | | | |
| B. STUDENT ORGANIZATIONS | | 0 | 1 | 2 | 3 |
| 1 | Identify the purpose and goals of a Career and Technology Student Organization (CTSO). | | | | |
| 2 | Explain how CTSOs are integral parts of specific clusters, majors, and/or courses. | | | | |
| 3 | Explain the benefits and responsibilities of being a member of a CTSO. | | | | |
| 4 | List leadership opportunities that are available to students through participation in CTSO conferences, competitions, community service, philanthropy, and other activities. | | | | |
| 5 | Explain how participation in CTSOs can promote lifelong benefits in other professional and civic organizations. | | | | |
| C. TECHNOLOGY KNOWLEDGE | | 0 | 1 | 2 | 3 |
| 1 | Demonstrate proficiency and skills associated with the use of technologies that are common to a specific occupation | | | | |
| 2 | Identify proper netiquette when using e-mail, social media, and other technologies for communication purposes. | | | | |



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| 3 | Identify potential abuse and unethical uses of laptops, tablets, computers, and/or networks. | | | | |
| 4 | Explain the consequences of social, illegal, and unethical uses of technology, e.g., piracy; illegal downloading; licensing infringement; inappropriate uses of software, hardware, and mobile devices in the work environment. | | | | |
| 5 | Discuss legal issues and the terms of use related to copyright laws, fair use laws, and ethics pertaining to downloading of images, photographs, documents, video, sounds, music, trademarks, and other elements for personal use. | | | | |
| 6 | Describe ethical and legal practices of safeguarding the confidentiality of business-related information. | | | | |
| 7 | Describe possible threats to a laptop, tablet, computer, and/or network and methods of avoiding attacks. | | | | |
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| D. PERSONAL QUALITIES AND EMPLOYABILITY SKILLS | | 0 | 1 | 2 | 3 |
| 1 | Demonstrate punctuality. | | | | |
| 2 | Demonstrate self-representation. | | | | |
| 3 | Demonstrate work ethic. | | | | |
| 4 | Demonstrate respect. | | | | |
| 5 | Demonstrate time management. | | | | |
| 6 | Demonstrate integrity. | | | | |
| 7 | Demonstrate leadership. | | | | |
| 8 | Demonstrate teamwork and collaboration. | | | | |
| 9 | Demonstrate conflict resolution. | | | | |
| 10 | Demonstrate perseverance. | | | | |
| 11 | Demonstrate commitment. | | | | |
| 12 | Demonstrate a healthy view of competition | | | | |
| 13 | Demonstrate a global perspective. | | | | |
| 14 | Demonstrate health and fitness. | | | | |
| 15 | Demonstrate self-direction. | | | | |
| 16 | Demonstrate lifelong learning. | | | | |
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| E. PROFESSIONAL KNOWLEDGE | | 0 | 1 | 2 | 3 |
| 1 | Demonstrate effective speaking and listening skills. | | | | |
| 2 | Demonstrate effective reading and writing skills. | | | | |
| 3 | Demonstrate mathematical reasoning. | | | | |
| 4 | Demonstrate job-specific mathematics skills. | | | | |



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| 5 | Demonstrate critical-thinking and problem-solving skills. | | | | |
| 6 | Demonstrate creativity and resourcefulness. | | | | |
| 7 | Demonstrate an understanding of business ethics. | | | | |
| 8 | Demonstrate confidentiality. | | | | |
| 9 | Demonstrate an understanding of workplace structures, organizations, systems, and climates. | | | | |
| 10 | Demonstrate diversity awareness. | | | | |
| 11 | Demonstrate job acquisition and advancement skills. | | | | |
| 12 | Demonstrate task management skills. | | | | |
| 13 | Demonstrate customer-service skills. | | | | |
| F. INTRODUCTION TO BANKING | | 0 | 1 | 2 | 3 |
| 1 | Define terminology unique to the banking industry. | | | | |
| 2 | Research and discuss the evolution of money and banking in the United States economy. | | | | |
| 3 | Describe the impact of banks in your community. | | | | |
| 4 | Explain the operation of the Federal Reserve Bank and its role in the economy. | | | | |
| 5 | Compare and contrast the types of financial institutions such as commercial banks, savings and loan associations, credit unions, investment banks, and financial services companies. | | | | |
| 6 | Identify and explain lines of businesses within a bank (i.e. retail, commercial, trust, loans, and mortgages). | | | | |
| 7 | Describe common deposit accounts offered by financial institutions (savings, CDs, checking, money market). | | | | |
| 8 | Identify the different various interest rates (prime, discounts, etc.) their relationships, and their impact on the economy. | | | | |
| 9 | Analyze inflation, deflation, recession, and economic cycles, and their impact on the economy. | | | | |
| 10 | Identify current trends in financial services and discuss diversified financial operations. | | | | |
| G. LEGISLATION AND REGULATIONS IN BANKING | | 0 | 1 | 2 | 3 |
| 1 | Articulate the purpose, functions, and organization of the Federal Reserve System by describing its structure, including the role of the Board of Governors and Reserve Bank Districts and branches. | | | | |
| 2 | Research and report historic legislation affecting current banking regulations: Bank bribery Act, Bank Protection Act, Bank Secrecy Act, Electronic Funds Transfer Act, Equal Opportunity Act, Fair Credit Reporting Act, Fair Lending, Fair Housing Act, FDIC Deposit Insurance, Home Mortgage Disclosure Act, Real Estate Settlement Procedures Act, Regulatory Compliance, Truth in Lending Act, Truth in Savings Act, Gramm-Leach Bliley Act (also known as the Financial Services Modernization Act of 1999); the | | | | |



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| | Check Clearing for the 21st century Act (also known as Check21); and reserve Requirements. | | | | |
| 3 | Describe more current legislation affecting current bank operations including: USA Patriot Act, Dodd-Frank Act, and the BASEL Accords 1-3. | | | | |
| 4 | Research and describe the relationship between local banks and their regulators (e.g., Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency, S.C. Banking Commission, Federal Reserve, National Credit Union Administration, Consumer Financial Protection Bureau, and how each contributes to stability in the financial markets, reinforces public confidence in the banking system, and compliance with applicable laws. | | | | |
| H. DEPOSITS | | 0 | 1 | 2 | 3 |
| 1 | Compare and contrast various types of deposit accounts (i.e. checking, savings, money market accounts, and certificates of deposit). | | | | |
| 2 | Compare local account offerings to each other in terms of interest and features. | | | | |
| 3 | Recognize variations in deposit requirements and regulations as they apply to accounts in your area. | | | | |
| 4 | Describe how interest is calculated. | | | | |
| 5 | Explain why compound interest is such a powerful savings tool. | | | | |
| 6 | Identify limitations of the Federal Reserve's influence on the flow of deposits | | | | |
| 7 | Identify and explain the different types of negotiable instruments (i.e. checks, cashier's checks, savings bonds, money orders, traveler's checks, bank drafts). | | | | |
| I. MONEY AND INTEREST | | 0 | 1 | 2 | 3 |
| 1 | Explain the concepts of compound interest and simple interest and the importance of time in accumulating wealth. | | | | |
| 2 | Demonstrate the time value of money (including the Rule of 72) and the importance of investing early, investing regularly, and reinvesting earnings. | | | | |
| 3 | Identify different types of currency. | | | | |
| 4 | Explain how money circulates in the U.S, including how banks honor the check clearing process. | | | | |
| 5 | List factors that affect interest rates, including the impact of the Federal Reserve's policy. | | | | |
| J. E-COMMERCE | | 0 | 1 | 2 | 3 |
| 1 | Describe the relationship of e-commerce in the world of banking. | | | | |
| 2 | Compare and contrast E-commerce with traditional banking services. | | | | |
| 3 | Describe the legal and ethical issues for E-commerce. | | | | |



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| 4 | List modern forms of payment systems including those used for E-commerce. | | | | |
| 5 | Explain how banks and other financial institutions use automated forms of payment | | | | |
| K. BANK LOANS | | 0 | 1 | 2 | 3 |
| 1 | Compare and describe consumer loans offered in your community in relationship to interest and fees | | | | |
| 2 | Recognize the impact of consumer loans on the economy. | | | | |
| 3 | Describe how banks set lending policies and the risks involved in lending. | | | | |
| 4 | Define major terms associated with consumer lending. | | | | |
| 5 | Explain amortization and how interest rates affect the costs of loans, including usury laws. | | | | |
| 6 | List steps in the credit-approval process. | | | | |
| 7 | Identify major criteria in a person's credit rating. | | | | |
| 8 | Discuss the nature of problem loan management and the negative impacts on banks. | | | | |
| 9 | Explain how loans affect a bank's income. | | | | |
| 10 | Describe the purpose of Small Business Administration (SBA) in securing loans. | | | | |
| L. MORTGAGES | | 0 | 1 | 2 | 3 |
| 1 | Define mortgage. | | | | |
| 2 | Analyze several types of mortgages. | | | | |
| 3 | Compare various government-backed loan programs. | | | | |
| 4 | Evaluate the components involved in obtaining a mortgage. | | | | |
| 5 | Explain the mortgage-approval process. | | | | |
| M. SPECIALIZED BANK SERVICES | | 0 | 1 | 2 | 3 |
| 1 | Describe international services offered by banks. | | | | |
| 2 | Research typical insurance and brokerage products available from financial institutions. | | | | |
| 3 | Explain why banks are in a good position to offer cash management services. | | | | |
| 4 | List several cash management services banks perform for businesses. | | | | |
| 5 | Identify and explain trust services banks provide. | | | | |
| N. PROMOTING A POSITIVE BANK IMAGE | | 0 | 1 | 2 | 3 |
| 1 | Describe how a bank fosters positive relationships with | | | | |



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| | customers to enhance company image. | | | | |
| 2 | Discuss the importance of meeting and exceeding customer expectations. | | | | |
| 3 | Describe the relationships that institutions providing banking services have with their communities. | | | | |
| 4 | Evaluate different ways banks advertise their products and services. | | | | |
| O. SECURITY AND ETHICS | | 0 | 1 | 2 | 3 |
| 1 | Evaluate the ethical needs of the financial services industry and examine the effects of fraud upon the industry. | | | | |
| 2 | Describe the function of organizations involved in ethical oversight of the financial services industry. | | | | |
| 3 | Identify and describe the regulations designed to protect the consumer in banking industry. | | | | |
| 4 | Explain banking-related fraud and scams and their effect on the banking industry. | | | | |
| P. DIVERSE CAREERS IN BANKING SERVICES | | 0 | 1 | 2 | 3 |
| 1 | Describe the skills and job responsibilities for careers in banking (i.e. loan officer, teller, customer service representative, data processor, trust officer, mortgage broker, branch manager, marketing, human resource management, IT, training and development. | | | | |
| 2 | Identify and summarize education, licensing, and skills requirements for careers in banking. | | | | |
| 3 | Identify other career opportunities in the financial services industry, i.e. insurance, underwriting, and financial services representative. | | | | |

