Student's Name / Initials	/	Date	Teacher's Initials	Date

Banking Services

DIRECTIONS: Evaluate the student using the applicable rating scales below and check the appropriate box to indicate the degree of competency. The ratings 3, 2, 1, and N are not intended to represent the traditional school grading system of A, B, C, and D. The description associated with each of the ratings focuses on the level of student performance or cognition for each of the competencies listed below.

PERFORMANCE RATING
3 - Skilled--can perform task independently with no supervision
2 - Moderately skilled--can perform task completely with limited supervision
1 - Limitedly skilled--requires instruction and close supervision
N - No exposure--has no experience or knowledge of this task

COGNITIVE RATING
3 - Knowledgeable--can apply the concept to solve problems
2 - Moderately knowledgeable--understands the concept
1 - Limitedly knowledgeable--requires additional instruction
N - No exposure--has not received instruction in this area

A. Safety and Ethics

3 2 1 N
__ __ __ __1. Identify major causes of work-related accidents in offices.
__ __ __ __2. Describe the threat of viruses to a computer network, methods of avoiding attacks, and options in dealing with virus attacks.
__ __ __ __3. Identify potential abuse and unethical uses of computers and networks.
__ __ __ __4. Explain the consequences of illegal and unethical uses of information technologies, e.g., privacy; illegal downloading; copyright violations; licensing infringement; and inappropriate uses of software, hardware, and mobile devices.
__ __ __ __5. Differentiate between freeware, shareware, and public domain software copyrights.
__ __ __ __6. Discuss computer crimes, terms of use, and legal issues such as copyright laws, fair use laws, and ethics pertaining to scanned and downloaded clip art images, photographs, documents, video, recorded sounds and music, trademarks, and other elements for use in Web publications.
__ __ __ __7. Identify netiquette including the use of e-mail, social networking, blogs, texting, and chatting.
__ __ __ __8. Describe ethical and legal practices in business professions such as safeguarding the confidentiality of business-related information.

B. Employability Skills

3 2 1 N
__ __ __ __1. Identify positive work attitudes, e.g., appropriate dress code for the workplace, personal grooming, punctuality, time management, organization).
__ __ __ __2. Demonstrate positive interpersonal skills, e.g., communication, respect, and teamwork.

C. Student Organizations

3 2 1 N
__ __ __ __1. Explain how related student organizations are integral parts of career and technology education courses.
__ __ __ __2. Explain the goals and objectives of related student organizations.
__ __ __ __3. List opportunities available to students through participation in related student organization conferences / Competitions, community service, philanthropy, and other activities.
__ __ __ __4. Explain how participation in career and technology education student organizations can promote lifelong responsibility for community service and professional development.

D. Business of Banking

3 2 1 N
__ __ __ __1. Explain what a bank is and how the business of banking impacts your life.
__ __ __ __2. Define basic banking terms.
__ __ __ __3. Describe the impact of banks in your community.
__ __ __ __4. Identify bank offerings of specific financial services.
__ __ __ __5. Define the business of banking.
__ __ __ __6. Identify trends in modern banking.
__ __ __ __7. List banking activities that contribute to economic stability.
__ __ __ __8. Explain how banking expands the economy.
__ __ __ __9. Explain how banks acquire money to do business.

E. Development of U.S. Banking

3 2 1 N
__ __ __ __1. Describe the connections between bank history and modern banking.
__ __ __ __2. Identify traces of early U.S. banking that continue to exist today.

__ __ __ __3. Link banking system reforms to modern banking practice.
__ __ __ __4. Describe Federal Reserve activities.
__ __ __ __5. Identify different types of currency.
__ __ __ __6. Explain the evolution of U.S. currency.
__ __ __ __7. Determine the key factors for the establishment and expiration of the first and second banks of the U.S.
__ __ __ __8. Describe what problem helped create the Federal Reserve Act.
__ __ __ __9. Explain why Congress established the Federal Reserve System.
__ __ __ __10. Identify challenges of the banking systems in the U.S. during the twentieth century.
__ __ __ __11. Define the function and role of the Federal Reserve System.
__ __ __ __12. Explain how the Federal Reserve System influences banks and the economy.

F. Diverse Careers in Banking and Finance

3 2 1 N
__ __ __ __1. Identify the various departments in a bank.
__ __ __ __2. Explain the various roles of bank employees.
__ __ __ __3. Describe the process involved in hiring new bank employees.
__ __ __ __4. Describe how bank employees are evaluated and disciplined.
__ __ __ __5. Explain how banks organize their business by department.
__ __ __ __6. Identify jobs that provide operational support at banks.
__ __ __ __7. Identify the steps that a human resources department takes to hire new bank personnel.
__ __ __ __8. List the information that an employee's record should include.
__ __ __ __9. State the objectives of employee performance evaluations.
__ __ __ __10. Describe the employee discipline process.

G. Money and Interest

3 2 1 N
__ __ __ __1. Describe the way the money supply affects your life.
__ __ __ __2. Assess the current condition of the economy.
__ __ __ __3. Identify the offerings of specific financial services.
__ __ __ __4. Make distinctions between banks and other types of financial service businesses.
__ __ __ __5. Define money supply.
__ __ __ __6. Explain how money supply is measured.
__ __ __ __7. Describe two types of money.
__ __ __ __8. Explain the fractional reserve system.
__ __ __ __9. Describe how money is created by bank activities.
__ __ __ __10. Explain how money circulates in the U.S.
__ __ __ __11. List factors that affect interest rates.
__ __ __ __12. Explain which factors the Federal Reserve affects.

H. Deposits in Banks

3 2 1 N
__ __ __ __1. Describe specific accounts offered in your community.
__ __ __ __2. Compare local account offerings to each other in terms of interest and features.
__ __ __ __3. Categorize local account offerings in terms of industry criteria.
__ __ __ __4. Recognize variations in deposit requirements and regulations as they apply to accounts in your area.
__ __ __ __5. Define the term *transaction accounts*.
__ __ __ __6. Identify major types of checking accounts.
__ __ __ __7. Define the term *time deposits*.
__ __ __ __8. Identify major types of savings accounts.
__ __ __ __9. Describe how interest is calculated.
__ __ __ __10. Explain why compound interest is such a powerful savings tool.
__ __ __ __11. Explain the complexity of forces that influence the flow of deposits.
__ __ __ __12. Identify limitations of the Federal Reserve's influence on the flow of deposits.
__ __ __ __13. Describe several deposit account documents.
__ __ __ __14. Identify basic deposit account rules and what they cover.

I. Negotiable Instruments

3 2 1 N
__ __ __ __1. Describe payment systems.
__ __ __ __2. Consider the use of negotiable instruments in daily life.
__ __ __ __3. Describe the impact of technology on payment systems.
__ __ __ __4. Define the term *negotiable instrument*.
__ __ __ __5. Identify different types of negotiable instruments.
__ __ __ __6. Identify bank requirements for honoring checks.
__ __ __ __7. List common forms of check endorsements.
__ __ __ __8. Identify three key laws that make today's check-clearing process possible.
__ __ __ __9. Explain the sequence of events as a check is processed for payment.
__ __ __ __10. List modern forms of payment systems.
__ __ __ __11. Explain how banks and other financial institutions use automated forms of payment.

J. Bank Loans

3 2 1 N

__ __ __ __1. Describe consumer loans offered in your community.
__ __ __ __2. Read information about consumer loans carefully.
__ __ __ __3. Compare local loan offerings in terms of interest and fees.
__ __ __ __4. Recognize the impact of consumer loans on the economy.
__ __ __ __5. Describe how banks set lending policies and the risks involved in lending.
__ __ __ __6. Define major terms associated with consumer lending.
__ __ __ __7. Explain the difference between installment loans and open-end loans.
__ __ __ __8. List steps in the credit-approval process.
__ __ __ __9. Identify major criteria in a person's credit rating.
__ __ __ __10. Identify key factors in the cost of credit.
__ __ __ __11. Explain the impact of negative credit ratings on consumers.
__ __ __ __12. Explain the purpose of consumer protection laws in lending.
__ __ __ __13. Identify important laws associated with consumer loans.
__ __ __ __14. Explain how loans affect a bank's income.
__ __ __ __15. Describe the purpose of a bank's loan policy committee.

K. Mortgages

3 2 1 N

__ __ __ __1. Explain the many ways that mortgage lending intersects your life.
__ __ __ __2. Recognize mortgage lending and other services when you encounter them.
__ __ __ __3. Identify bank offerings of mortgage lending and financial services in your community.
__ __ __ __4. Identify various government-backed loan programs.
__ __ __ __5. Define the term *mortgage*.
__ __ __ __6. Identify several types of mortgages.
__ __ __ __7. Describe the components involved in obtaining a mortgage.
__ __ __ __8. Explain the mortgage approval process.
__ __ __ __9. Describe consumer protection laws that apply to mortgage lending.
__ __ __ __10. Describe laws directly related to mortgage lending.
__ __ __ __11. Explain the concept of government-backed loans.
__ __ __ __12. Identify government-backed programs to encourage home lending.

L. Commercial Lending

3 2 1 N

__ __ __ __1. Discuss commercial lending and services.
__ __ __ __2. Describe the various credit analysis tools used in commercial lending.
__ __ __ __3. Compare the different types of SBA loans.
__ __ __ __4. List purposes for commercial loans.
__ __ __ __5. Identify types of commercial loans.
__ __ __ __6. Identify basic ratios used in commercial underwriting.
__ __ __ __7. List other items used to evaluate commercial loans.
__ __ __ __8. Explain the importance of disclosure in commercial loans.
__ __ __ __9. Describe the purpose of the SBA.
__ __ __ __10. Explain SBA loan eligibility requirements.
__ __ __ __11. Identify SBA loan options.

M. Specialized Bank Services

3 2 1 N

__ __ __ __1. Discuss the specialized services whiteboard, graphics tablet, and tablet PC).
__ __ __ __2. Discuss recent banking legislation and changes in the business environment.
__ __ __ __3. Recognize different types of insurance and investment products.
__ __ __ __4. Compare the various types of financial planning products.
__ __ __ __5. Identify three types of financial institutions engaged in international banking.
__ __ __ __6. Describe international services offered by banks.
__ __ __ __7. Explain the effect of the Gramm-Leach-Bliley Act of 1999.
__ __ __ __8. List typical insurance and brokerage products available from financial institutions.
__ __ __ __9. Explain why banks are in a good position to offer cash management services.
__ __ __ __ 10. List several cash management services banks perform for businesses.
__ __ __ __ 11. Explain *trust services.*
__ __ __ __ 12. Identify important types of trust services banks provide.

N. Employment Opportunities

3 2 1 N

__ __ __ __1. Identify various departments in a bank.
__ __ __ __2. Explain the various roles of bank employees.
__ __ __ __3. Describe the process involved in hiring new bank employees.
__ __ __ __4. Describe how bank employees are evaluated and disciplined.
__ __ __ __5. Explain how banks organize their business by department.
__ __ __ __6. Identify jobs that provide operational support at banks.
__ __ __ __7. Identify the steps that a human resources department takes to hire new bank personnel.
__ __ __ __8. List the information that an employee's record should include.
__ __ __ __9. State the objectives of employee performance evaluations.
__ __ __ __ 10. Describe the employee discipline process.

O. Promoting the Bank

3 2 1 N

__ __ __ __1. Describe how a bank uses public relations to create its image.

__ __ __ __2. Identify the “do’s” and “don’ts” of providing customer assistance to bank customers.

__ __ __ __3. Compare marketing and advertising and apply both concepts to financial institutions.

__ __ __ __4. Describe the process of creating a public image.

__ __ __ __5. Name the major tools used as part of a public relations effort.

__ __ __ __6. Explain the elements of good customer service.

__ __ __ __7. Identify behaviors that are inappropriate in dealing with customers.

__ __ __ __8. Explain how banks create a target market.

__ __ __ __9. Identify the way banks advertise their products and services.

P. Security and Ethics

3 2 1 N

__ __ __ __1. Identify what banks can do to prevent robbery and how they should respond if one occurs.

__ __ __ __2. Explain banking-related fraud and scams and how technology enables their performance.

__ __ __ __3. Identify the ethical issues that are pertinent to financial institutions.

__ __ __ __4. Demonstrate work ethics that meet industry standards including integrity, honesty, loyalty, perseverance, and security of all financial information.

__ __ __ __5. Explain how security measures can prevent bank robbery.

__ __ __ __6. Describe what bank employees should do during a robbery.

__ __ __ __7. Identify types of fraud that are committed against banks.

__ __ __ __8. Identify scams perpetrated against banking customers.

__ __ __ __9. Explain how ethics applies to financial institutions.