



monarch

2018 - 2019 Curriculum Catalog
Career and Technical Education Series
Banking Services Careers

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Banking Services Careers Course Overview

The exchange of money in the United States is generally managed with the services of banks and other financial institutions, whose reputations depend greatly on customer satisfaction and trust. Many of the products we use on a daily basis, like checking and savings accounts, debit cards, credit cards, and loans, are the backbone of the banking industry. This course will provide an overview of how the banking system works, what the Federal Reserve is, and the technical and social skills needed to work in banking and related services. Students will explore career paths and the required training or higher education necessary, and will gain an understanding of the basic functions of customer transactions (i.e., setting up an account, processing a loan, or establishing a business), cash drawer activity, check collection processes, and other customer service–related transactions. This course will also discuss how technology has changed banking in the 21st century. The banking industry is responsible for many of the products that we use on a daily basis, from checking and savings accounts to debit cards, credit cards, and loans.

This course will focus on the specific skills related to banking and related services. In addition, you will explore career paths and the required training or higher education preparation necessary to obtain a career in banking and related services. Also, you will gain an understanding of the basic functions of customer transactions, cash drawer activity, check collection processes, and other customer service–related transactions. This course will also discuss how technology has changed the banking and related services industry. Finally, this course will provide an overview of the technical and people skills necessary to aid consumers with setting up an account, processing a loan, or establishing a business.

Objectives

- Examine laws and regulations to manage business operations and transactions in the banking services industry.
- Identify positive, ongoing relationships with banking customers.
- Analyze the use of financial resources to enhance banking performance.
- Demonstrate the use of banking technology and equipment.
- Plan the day-to-day activities within a banking organization to ensure secure operations.
- Evaluate career-planning concepts, tools, and strategies to explore, obtain, and/or develop a career in banking services.
- Label client needs and wants and compose a response through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services.

Unit 1: Description of the Banking Industry	
Assignments	
Banking Services Careers	1. Course Overview
	2. Overview of the Federal Reserve System
	3. The Money Supply and Monetary Policy
	4. Project: Fed Decision Making
	5. Banking Regulations and Oversight
	6. Project: Factors of a CAMELS Rating
	7. Quiz 1: The Federal Reserve
	8. Overview of Bank Charters
	9. State-Chartered Versus Federally-Chartered Banks
10. Project: Open a New Bank	
11. Credit Unions	
12. Project: Compare and Contrast	
13. Quiz 2: Types of Financial Institutions	
14. Special Project*	
15. Test	
16. Course Project Part 1: Introduction of Your Product or the Improvement to a Product*	
17. Glossary and Credits	

Unit 2: Bank Performance		
Banking Services Careers	Assignments	
	1. Overview of Bank Performance	10. Reporting Financial Information
	2. Specific Criteria for Measuring Bank Performance	11. Project: Investigating Bank Violations
	3. Project: Bank Analysis	12. Quiz 2: Financial Information and Laws and Regulations
	4. Customers and Bank Performance and Profitability	13. Special Project*
	5. Project: Bank Ranking Analysis	14. Test
	6. Quiz 1: Maximizing Bank Performance	15. Course Project Part 2: Choosing a Charter*
	7. Overview of Financial Reports	16. Glossary and Credits
	8. Project: Reviewing a Federal Reserve Report	
	9. Income Statements and Balance Sheets	

Unit 3: Bank Products		
Banking Services Careers	Assignments	
	1. Checking Accounts	10. Project: Research a Loan
	2. Project: Checking Account Comparison	11. Finding the Right Loan and Bank to Meet Your Needs
	3. Savings Operations	12. Project: Find the Best Loan
	4. Project: Research Savings Options	13. Quiz 2: Lending
	5. Banks and Technology	14. Special Project*
	6. Project: Bank Comparisons	15. Test
	7. Quiz 1: Deposit Accounts and e-Banking	16. Course Project Part 3: Bank Services*
	8. Overview of Lending Products	17. Glossary and Credits
	9. The Lending Process	

Unit 4: Customer Relationships		
Banking Services Careers	Assignments	
	1. Overview of Personal Financial Planning	9. Being Involved to Increase Profitability
	2. Services Offered by Banks	10. Designing the CSR Program
	3. Project: Financial Planning Services	11. Project: CSR Investigation
	4. Technology, Personal Financial Planning, and Customer Retention	12. Quiz 2: The Bank and the Community
	5. Project: Explore Personal Finance Software	13. Special Project*
	6. Quiz 1: Personal Financial Planning	14. Test
	7. Overview of CSR	15. Course Project Part 4: Corporate Social Responsibility Strategy*
	8. Project: Researching CSR	16. Glossary and Credits

Unit 5: Banking and Consumers		
Banking Services Careers	Assignments	
	1. The Role of Bank Employees	9. Skills, Experience, and Education
	2. Project: What Do Bank Employees Do?	10. Project: Job Research
	3. Bank Employees and their Customers	11. Bank Career Trends
	4. Project: New Bank Customer Service Code	12. Quiz 2: Bank Employee Careers
	5. Building Relationships and Earning a Profit	13. Special Project*
	6. Quiz 1: Overview of Bank Employees	14. Test
	7. Career Opportunities	15. Course Project Part 5: Finding Key Employees*
	8. Project: Exploring Careers in a Bank	16. Glossary and Credits

Unit 5: Banking and Consumers		
BSC	Assignments	
	1. Course Project Part 6: Planning For the Trends*	3. Exam
	2. Review	

(*) Indicates alternative assignment