



monarch

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

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

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

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

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

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

(*) Indicates alternative assignment