

2005 Mississippi Curriculum Framework

Postsecondary Banking and Finance Technology

(Program CIP: 52.0803 - Banking and Financial Support Services)

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Technology Advisory Committee

Standards in this document are based on information from the following organizations:

**Standards for Banking and
Finance**

The Standards for Banking and Finance were developed by the curriculum revision team, with input from the Banking and Finance Technology Advisory Teams at East Mississippi Community College and Pearl River Community College.

**Workplace Skills for the 21st
Century**

Secretary's Commission on Achieving Necessary Skills

**ISTE National Educational
Technology Standards for
Students**

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Foreword

As the world economy continues to evolve, businesses and industries must adopt new practices and processes in order to survive. Quality and cost control, work teams and participatory management, and an infusion of technology are transforming the way people work and do business. Employees are now expected to read, write, and communicate effectively; think creatively, solve problems, and make decisions; and interact with each other and the technologies in the workplace. Vocational-technical programs must also adopt these practices in order to provide graduates who can enter and advance in the changing work world.

The curriculum framework in this document reflects these changes in the workplace and a number of other factors that impact on local vocational-technical programs. Federal and state legislation calls for articulation between high school and community college programs, integration of academic and vocational skills, and the development of sequential courses of study that provide students with the optimum educational path for achieving successful employment. National skills standards, developed by industry groups and sponsored by the U.S. Department of Education and Labor, provide vocational educators with the expectations of employers across the United States. All of these factors are reflected in the framework found in this document.

Each postsecondary program of instruction consists of a program description and a suggested sequence of courses which focus on the development of occupational competencies. Each vocational-technical course in this sequence has been written using a common format which includes the following components:

- Course Name – A common name that will be used by all community/junior colleges in reporting students.
- Course Abbreviation – A common abbreviation that will be used by all community/junior colleges in reporting students.
- Classification – Courses may be classified as:
 - Vocational-technical core – A required vocational-technical course for all students.
 - Area of concentration (AOC) core – A course required in an area of concentration of a cluster of programs.
 - Vocational-technical elective – An elective vocational-technical course.
 - Related academic course – An academic course which provides academic skills and knowledge directly related to the program area.
 - Academic core – An academic course which is required as part of the requirements for an Associate degree.
- Description – A short narrative which includes the major purpose(s) of the course and the recommended number of hours of lecture and laboratory activities to be conducted each week during a regular semester.

- Prerequisites – A listing of any courses that must be taken prior to or on enrollment in the course.
- Corequisites – A listing of courses that may be taken while enrolled in the course.
- Competencies and Suggested Objectives – A listing of the competencies (major concepts and performances) and of the suggested student objectives that will enable students to demonstrate mastery of these competencies.

The following guidelines were used in developing the program(s) in this document and should be considered in compiling and revising course syllabi and daily lesson plans at the local level:

- The content of the courses in this document reflects approximately 75 percent of the time allocated to each course. The remaining 25 percent of each course should be developed at the local district level and may reflect:
 - Additional competencies and objectives within the course related to topics not found in the State framework, including activities related to specific needs of industries in the community college district.
 - Activities which develop a higher level of mastery on the existing competencies and suggested objectives.
 - Activities and instruction related to new technologies and concepts that were not prevalent at the time the current framework was developed/revised.
 - Activities which implement components of the Mississippi Tech Prep initiative, including integration of academic and vocational-technical skills and coursework, school-to-work transition activities, and articulation of secondary and postsecondary vocational-technical programs.
 - Individualized learning activities, including worksite learning activities, to better prepare individuals in the courses for their chosen occupational area.
- Sequencing of the course within a program is left to the discretion of the local district. Naturally, foundation courses related to topics such as safety, tool and equipment usage, and other fundamental skills should be taught first. Other courses related to specific skill areas and related academics, however, may be sequenced to take advantage of seasonal and climatic conditions, resources located outside of the school, and other factors.
- Programs that offer an Associate of Applied Science degree must include a minimum 15 semester credit hour academic core. Specific courses to be taken within this core are to be determined by the local district. Minimum academic core courses are as follows:

○ 3 semester credit hours	Math/Science Elective
○ 3 semester credit hours	Written Communications Elective
○ 3 semester credit hours	Oral Communications Elective
○ 3 semester credit hours	Humanities/Fine Arts Elective
○ 3 semester credit hours	Social/Behavioral Science Elective

It is recommended that courses in the academic core be spaced out over the entire length of the program, so that students complete some academic and vocational-technical courses each semester. Each community/junior college has the discretion to select the actual courses that are required to meet this academic core requirement.

- In instances where secondary programs are directly related to community and junior college programs, competencies and suggested objectives from the high school programs are listed as Baseline Competencies. These competencies and objectives reflect skills and knowledge that are directly related to the community and junior college vocational-technical program. In adopting the curriculum framework, each community and junior college is asked to give assurances that:
 - Students who can demonstrate mastery of the Baseline Competencies do not receive duplicate instruction, and
 - Students who cannot demonstrate mastery of this content will be given the opportunity to do so.

- The roles of the Baseline Competencies are to:
 - Assist community/junior college personnel in developing articulation agreements with high schools, and
 - Ensure that all community and junior college courses provide a higher level of instruction than their secondary counterparts.

- The Baseline Competencies may be taught as special “Introduction” courses for 3-6 semester hours of institutional credit which will not count toward Associate degree requirements. Community and junior colleges may choose to integrate the Baseline Competencies into ongoing courses in lieu of offering the “Introduction” courses or may offer the competencies through special projects or individualized instruction methods.

- Technical elective courses have been included to allow community colleges and students to customize programs to meet the needs of industries and employers in their area.

SEC Program	PS Program	PS Courses
S Business & Computer Technology (CIP 52.0407)	PS Banking & Finance Technology (CIP 52.0803)	BFT 1513 - Banking and Finance Math

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Program Description

The Banking and Finance Technology program is a two-year course of study designed to help present and prospective banking and finance students and employees prepare for and take advantage of the varied career opportunities available to them in the progressive field of financial services.

The program is designed to provide an introduction and an overview of the financial services industry and the opportunities for the student or employee to develop basic financial knowledge and abilities, along with the required competencies and social skills necessary for employment and advancement in the field of finance.

The financial services industry includes banks, savings and loan associations, finance companies, credit unions, and the financial aspects of businesses.

The Standards for Banking and Finance were developed by the curriculum revision team, with input from the Banking and Finance Technology Advisory Teams at East Mississippi Community College and Pearl River Community College.

SEC Program	PS Program	PS Courses
S Business & Computer Technology (CIP 52.0407)	PS Banking & Finance Technology (CIP 52.0803)	BFT 1513 - Banking and Finance Math

Suggested Course Sequence* Banking and Finance Technology

Baseline Competencies for Banking and Finance Technology**

FIRST YEAR

<p>3 sch Written Communications Elective</p> <p>3 sch Microcomputer Applications (BOT 1133)</p> <p>3 sch Principles of Banking (BFT 1213)</p> <p>3 sch Related Math Elective***</p> <p>3 sch Consumer Lending (BFT 1313)</p> <p>1 sch Professional Development in Financial Institutions I (BFT 1411)**</p> <hr style="width: 20%; margin-left: 0;"/> <p>16 sch</p>	<p>3 sch Approved Elective^H</p> <p>3 sch Oral Communications Elective</p> <p>3 sch Electronic Spreadsheet (BOT 1813)</p> <p>3 sch Money and Banking (BFT 1223)</p> <p>3 sch Law and Banking Principles (BFT 1233)</p> <p>3 sch Mechanics of Communication (BOT 1713)</p> <p>1 sch Professional Development in Financial Institutions II (BFT 1421)**</p> <hr style="width: 20%; margin-left: 0;"/> <p>19 sch</p>
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SECOND YEAR

<p>3 sch Math/Science Elective</p> <p>3 sch Principles of Accounting I (ACC 1213)</p> <p>3 sch Bank Teller Operations (BFT 2613)</p> <p>3 sch Business Policy (BFT 2113)</p> <p>3 sch Business Communication (BOT 2813)</p> <p>1 sch Professional Development in Financial Institutions III (BFT 2431)**</p> <hr style="width: 20%; margin-left: 0;"/> <p>16 sch</p>	<p>3 sch Humanities/Fine Arts Elective</p> <p>3 sch Financial Management (BFT 2533)</p> <p>3-4 sch Special Project in Banking and Finance Technology (BFT 2914) OR Work-Based Learning [WBL 191(1-3), WBL 192(1-3), WBL 193(1-3), WBL 291(1-3), WBL 292(1-3), and WBL 293(1-3)]</p> <p>3 sch Social/Behavioral Science Elective</p> <p>3 sch Approved Elective^H</p> <p>1 sch Professional Development in Financial Institutions IV (BFT 2441)**</p> <hr style="width: 20%; margin-left: 0;"/> <p>16-17 sch</p>
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- * Students who lack entry level skills in math, English, science, etc., will be provided related studies.
- ** May be scheduled in increment hours of one to four semester hours.
- *** Related math elective will be selected from Banking and Finance Math (BFT 1513) or Applied Business Math (BOT 1313) or Merchandising Math (MMT 1413).

^HAPPROVED ELECTIVES

Administrative Office Procedures (BOT 2723)

Principles of Economics (Macroeconomics) (ECO 2113)

Income Tax Accounting (BOT 2423)

Payroll Accounting (BOT 2463)

Principles of Accounting II (ACC 1223)

Business Accounting (BOT 1433)

Computerized Accounting (BOT 2413)

Commercial Lending (BFT 1323)

Business Finance (BFT 2523)

Marketing I (MMT 1113)

Work-Based Learning (WBL 191(1-3), WBL 192(1-3), WBL 193(1-3), WBL 291(1-3), WBL 292(1-3), and WBL 293(1-3))

Banking & Finance Technology Courses

Course Name: Principles of Banking

Course Abbreviation: BFT 1213

Classification: Vocational–Technical Core

Description: This course presents the fundamentals of bank functions and operations and is the basic course for further studies in finance and banking. (3 sch: 3 hr. lecture)

Prerequisite: None

Competencies and Suggested Objectives
<ol style="list-style-type: none">1. Explain the fundamentals of bank functions and operations.<ol style="list-style-type: none">a. Describe the three major functions of the commercial bank (deposit, credit, and payments), and know the essential interrelationship of the three.<ol style="list-style-type: none">(1) Complete the contracts necessary in the relationships between the bank and various types of depositors.(2) Describe the operations of check processing and collecting, and describe various aids to that process.(3) Describe basic bank bookkeeping functions.(4) List the various types of bank loans and investments and the three essential concepts of liquidity, safety, and income.(5) Describe cash management techniques to include operation of lock boxes, electronic funds transfers, automatic deposits, payroll, deposits, and depository transfer checks.(6) Describe the operations of the banking industry and how it affects the employee.b. Describe the bank's relationship to the community and its dual desire to make a profit and provide valuable services to the community.<ol style="list-style-type: none">(1) Outline the services that banks offer individuals, businesses, governments, and correspondents.(2) Describe the bank's role in trust department services, settling estates, administering trusts and guardianships, providing agency services, and acting as trustee under indentures.(3) Describe other specialized services such as letters of credit, bankers' acceptances, traveler's checks, trust receipts, negotiable warehouse receipts, safe deposit services, etc.c. Explain the relationship among banks, the Federal Reserve System, the state banking departments, and the Comptroller of the Currency and other regulatory bodies having to do with financial institutions.<ol style="list-style-type: none">(1) Explain bank regulations and the purposes of bank examinations.(2) Analyze and present arguments for and against financial deregulation.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF3 Banking Regulations
- BF4 Audits
- BF5 Customer Service
- BF6 Communication
- BF8 Principles of Banking
- BF9 Bank Operations
- BF10 Credit Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF14 Savings and Investments

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M2 Explore patterns and functions.
- M4 Explore the concepts of measurement.
- M6 Explore concepts of statistics and probability in real world situations.
- M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T1 Basic operations and concepts
- T2 Social, ethical, and human issues
- T3 Technology productivity tools
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

American Bankers Association. (2000). *Reference guide to regulatory compliance*. Washington, DC: Author.

Americans for Consumer Education and Competition. (n.d.). Retrieved October 5, 2004, from <http://www.acecusa.org/>

Consumer Federation of America. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>

Economic Education. (n.d.). Retrieved October 12, 2004, from Federal Reserve Bank of Philadelphia Web site: <http://www.phil.frb.org/education/fedtoday.html>

Federal Deposit Insurance Corporation: *Regulation and examinations*. (2004). Retrieved October 5, 2004, from <http://www.fdic.gov/regulations/index.html>

Resources and research. (n.d.). Retrieved October 5, 2004, from The Federal Reserve Web site: <http://www.federalreserveeducation.org/>

Your credit rating [Videotape]. (1997). (Available from Finance One, 540 Ravine Court, Wyckoff, NJ 07481)

Course Name: Money and Banking

Course Abbreviation: BFT 1223

Classification: Vocational–Technical Core

Description: This course presents the basic economic principles most closely related to the subject of money and banking in a context of related topics to strengthen knowledge and appreciation of the role of financial institutions in the functioning of the American economy. Emphasis is placed on such problems as economic stabilization, limitations of central bank control, and government fiscal policy showing their repercussion on the banking industry. (3 sch: 3 hr. lecture)

Prerequisite: None

Competencies and Suggested Objectives

1. Judge the effects of basic economic principles on the role of American financial institutions.
 - a. Analyze reforms in the national banking system.
 - (1) Describe ways that banking is structured in the U.S. and how this differs from that of most advanced nations.
 - (2) Analyze the reasons that the Federal Reserve System was established.
 - b. Analyze the basic functions of money and the nation's money supply.
 - (1) Analyze the effect of bank lending on bank reserves and on the nation's money supply.
 - (2) Analyze the factors that determine how much coin and currency are issued.
 - (3) Apply knowledge of the types of money and payment devices used in the U. S. today.
 - c. Explain how the Federal Reserve uses its monetary policy to achieve economic balances.
 - (1) Differentiate between monetary and fiscal policy.
 - (2) Analyze the role of banks in the implementation of monetary policy.
 - (3) Describe the concept of the discount function of the Federal Reserve.
 - (4) Judge the effects of Federal Reserve requirements on banks.
 - (5) Analyze the effects of Federal Reserve purchases (or sales) of securities on bank reserves and the nation's money supply.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF3 Banking Regulations
- BF5 Customer Service
- BF6 Communication
- BF7 Computation
- BF8 Principles of Banking

- BF9 Bank Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF13 Business Finance
- BF14 Savings and Investments

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M2 Explore patterns and functions.
- M4 Explore the concepts of measurement.
- M6 Explore concepts of statistics and probability in real world situations.
- M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T1 Basic operations and concepts
- T3 Technology productivity tools
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

American Bankers' Association. (2004). Retrieved October 5, 2004, from <http://www.aba.com>

Board of Governors of the Federal Reserve. (1994). *A Guide to the Federal Reserve*. Washington, DC: Author.

Board of Governors of the Federal Reserve. (1994). *The Federal Reserve System—Purposes and functions*. Washington, DC: Author.

Consumer Federation of America. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>

Fabozzi, F., Modigliani, F., Jones, F., Ferri, M. (2002). *Foundations of financial markets and institutions* (3rd ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.

Federal Reserve Educational Resources. (n.d.). Retrieved October 5, 2004, from <http://www.federalreserveeducation.org/>

Lisot, D. (Producer), & Schwartz, B. (Director). (1995). *Money: History in your hands* [Videotape]. Fallbrook, CA: American Numismatic Association.

Course Name: Law and Banking Principles

Course Abbreviation: BFT 1233

Classification: Vocational–Technical Core

Description: This course provides an overview of legal and regulatory aspects and functions of banking. Emphasis on sources and applications of banking law, distinguishing between torts and crimes and their relationship to banking, explanation of contracts to include legal capacity, legal objectives, mutual assent, and consideration. Also includes real and personal properties and their application to banking, bankruptcy and liquidation, and the legal implications of electronic banking. (3 sch: 3 hr. lecture)

Prerequisite: None

Competencies and Suggested Objectives
<ol style="list-style-type: none"> 1. Appraise legal and regulatory aspects and functions of banking. <ol style="list-style-type: none"> a. Identify the sources and applications of banking law. <ol style="list-style-type: none"> (1) Distinguish between torts and crimes and their relationship to banking situations. (2) Develop case studies that illustrate the legal implications of electronic banking. b. Explain the role of contracts in banking. c. Analyze business contracts to include legal capacity, legal objective, mutual assent, and the need for consideration. d. Describe real and personal property. <ol style="list-style-type: none"> (1) Distinguish between real property and personal property. (2) Explain the relationship of real property and personal property to lending. e. Analyze a case that demonstrates the effects of bankruptcy on a bank and on a customer's relationship with the bank. <ol style="list-style-type: none"> (1) Distinguish among the types of bankruptcy. (2) Illustrate the difference between liquidation and rehabilitation goals of the Bankruptcy Code.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF3 Banking Regulations
- BF6 Communication
- BF8 Principles of Banking
- BF10 Credit Operations
- BF12 Basic Financial Management
- BF13 Business Finance

Related Academic Standards

- C1 Interpret written material.
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M6 Explore concepts of statistics and probability in real world situations.

Workplace Skills for the 21st Century

- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T2 Social, ethical, and human issues
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

American Bankers Association. (2000). *Reference guide to regulatory compliance*. Washington, DC: Author.

Americans for Consumer Education and Competition. (n.d.). Retrieved October 5, 2004, from <http://www.acecusa.org/>

Business Technology: Banking. (n.d.). Retrieved October 7, 2004, from Bowling Green Community College (BGCC) of Western Kentucky University Web site: <http://www.bgcc.wku.edu/Banking-home.htm>

Consumer Federation of America. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>

Farrell, K. (2000). *Law and banking* (4th ed). Washington, DC: American Bankers Association.

Federal Deposit Insurance Corporation: Regulation and examinations. (n.d.). Retrieved October 5, 2004, from <http://www.fdic.gov/regulations/index.html>

Financial Crimes Enforcement Network. (n.d.). Retrieved October 6, 2004, from <http://www.fincen.gov/index.html>

Grossman, P. (2005). *Principles of law and economics*. Upper Saddle River, NJ: Pearson-Prentice Hall.

Course Name: Consumer Lending

Course Abbreviation: BFT 1313

Classification: Vocational–Technical Core

Description: This course provides specific concepts as well as the role consumer credit plays in a commercial bank. Techniques of installment lending are introduced with emphasis on the loan interview, loan application, investigating credit, evaluating credit risks, making credit decisions, documenting credit, and consumer compliance. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives

1. Outline consumer banking concepts.
 - a. Identify and explain consumer credit.
 - (1) Outline the history of consumer credit.
 - (2) Illustrate the benefits of consumer credit.
 - b. Classify consumer loans according to their characteristics, including closed-end loans, direct loans, indirect lending, and open-end credit.
 - c. Apply principles for consumer lending.
 - (1) Interpret the major consumer protection laws.
 - (2) Apply the principles of loan interviewing.
 - (3) Explain the credit investigation process.
 - (4) Develop case studies that illustrate the various warning signs of potential credit problems.
 - (5) Discuss the six C's of credit.
 - (6) Outline the objectives of credit evaluation.
 - (7) Demonstrate the loan documentation and closing process.
 - (8) Analyze scenarios to determine the reasons a loan might be declined.
 - (9) Discuss the six major credit risks.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF3 Banking Regulations
- BF5 Customer Service
- BF6 Communication
- BF7 Computation
- BF10 Credit Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF12 Basic Financial Management
- BF13 Business Finance

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M2 Explore patterns and functions.
- M4 Explore the concepts of measurement.
- M6 Explore concepts of statistics and probability in real world situations.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T1 Basic operations and concepts
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

Americans for Consumer Education and Competition. (n.d.). Retrieved October 5, 2004, from <http://www.acecusa.org/>

Beck, R., & Siegel, S. (2001). *Consumer lending* (4th ed.). Washington, D.C: American Bankers Association.

Consumer Federation of America. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>

Federal Reserve educational resources. (n.d.). Retrieved October 5, 2004, from <http://www.federalreserveeducation.org/>

Keown, A. (2004). *Personal finance: Turning money into wealth.* Upper Saddle River, NJ: Pearson-Prentice Hall.

My FICO. (2004). Retrieved October 7, 2004, from <http://www.myfico.com>

Course Name: Commercial Lending

Course Abbreviation: BFT 1323

Classification: Vocational–Technical Elective

Description: This course is designed to give an overview of the bank's commercial lending function and perspective. The course offers the basic definitions, concepts, and principles of commercial lending, and illustrates the involvement of an interactive process that demands human relations skills. (3 sch: 3 hr. lecture)

Prerequisites: None

Competencies and Suggested Objectives

1. Demonstrate commercial banking operations, including generating and using funds, making a profit, and managing risk.
 - a. Apply principles of commercial lending.
 - (1) Outline the basic organization of a commercial bank.
 - (2) Explain the evolution of commercial lending.
 - (3) Analyze major legislation that affects commercial lending.
 - (4) Apply legal principles to commercial lending.
 - b. Demonstrate the development of commercial loans.
 - (1) Identify the soft skills needed to become a successful loan officer.
 - (2) Demonstrate the process of accepting or rejecting a loan.
 - (3) Explain the process of loan structuring.
 - (4) Demonstrate negotiation of a loan during the lending process.
 - (5) Explain the importance of loan interviewing and the necessity of a credit investigation.
 - c. Demonstrate methods for managing the risks involved in commercial lending.
 - (1) Demonstrate methods and factors of valuation of collateral.
 - (2) Outline the components of pricing a loan.
 - (3) Discuss the importance and legal ramifications of loan documentation.
 - (4) Discuss how a loan agreement is a source of support for the loan.
 - (5) Apply the steps and methods in monitoring a loan.
 - (6) Create scenarios that demonstrate the warning signs that indicate an impending problem loan and the process involved in handling a problem loan.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF3 Banking Regulations
- BF5 Customer Service
- BF6 Communication
- BF7 Computation

- BF10 Credit Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF12 Basic Financial Management
- BF13 Business Finance

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M2 Explore patterns and functions.
- M4 Explore the concepts of measurement.
- M6 Explore concepts of statistics and probability in real world situations.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T1 Basic operations and concepts
- T2 Social, ethical, and human issues
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

American Bankers Association. (n.d.). *Commercial lending instructional manual* (4th ed.)
Washington, DC: Author.

Federal Reserve Educational Resources. (n.d.). Retrieved October 5, 2004, from
<http://www.federalreserveeducation.org/>

Keown, A. (2004). *Personal finance: Turning money into wealth*. Upper Saddle River, NJ:
Pearson-Prentice Hall.

My FICO. (2004). Retrieved October 7, 2004, from <http://www.myfico.com>

Ruth. G. (1999). *Commercial lending* (4th ed.). Washington, DC: American Bankers
Association.

Course Name: Professional Development in Financial Institutions I

Course Abbreviation: BFT 1411

Classification: Vocational–Technical Core

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies, and high standards in personal and professional relationships are stressed. (1 sch: 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives

1. Demonstrate leadership skills to situations that emulate the business and finance world.
 - a. Demonstrate career awareness.
 - b. Develop and implement personal goals related to the financial field.
 - c. Apply principles of the private enterprise system.
 - d. Apply ethical business practices to real world situations.
 - e. Create employment documents.
 - (1) Construct a resume.
 - (2) Compose and format a letter of application.
 - (3) Complete an employment application.
 - f. Categorize examples of appropriate business attire.
 - g. Demonstrate personal qualities for employment.
 - h. Demonstrate professional qualities for employment.
 - i. Demonstrate effective communication for the work environment.
 - j. Demonstrate an understanding of reprographics equipment, procedures, and applications.
 - k. Demonstrate knowledge of telephone systems and good telephone protocol.
 - l. Practice appropriate interpersonal relations and teamwork skills.
 - m. Create examples of intrinsic and extrinsic motivators.
2. Develop and present an electronic slide presentation that demonstrates teamwork and leadership skills.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF5 Customer Service
- BF6 Communication
- BF9 Bank Operations

Related Academic Standards

- C1 Interpret written material.
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T2 Social, ethical, and human issues
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

AFSA Education Foundation. (2004). Retrieved October 5, 2004, from American Financial Services Association Web site: <http://www.afsaef.org/>

American Savings Education Council. (2000). Retrieved October 5, 2004, from <http://www.asec.org/>

Careers with the IRS. (n.d.). Retrieved from Internal Revenue Service Department of the Treasury Web site: October 5, 2004, from <http://www.jobs.irs.gov/>

- Cook, R., Cook, G., & Yale, L. (2005). *Guide to business etiquette*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Dalton, M., Hoyle, D., & Watts, M. (2000). *Human relations* (2nd ed.). Cincinnati, OH: South-Western.
- Hanna, S. (2005). *Career by design: Communicating your way to success* (3rd ed.). Upper Saddle River, NJ: Pearson Education.
- Manz, C., & Neck, C. (2004). *Mastering self-leadership: Empowering yourself for personal excellence* (3rd ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.
- Sargent, C. (2002). *Workplace companion: A student work-based learning notebook*. Upper Saddle River, NJ: Pearson-Prentice Hall.

Course Name: Professional Development in Financial Institutions II

Course Abbreviation: BFT 1421

Classification: Vocational–Technical Core

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies, and high standards in personal and professional relationships are stressed. (1 sch: 2 hr. lab).

Prerequisites: None

Competencies and Suggested Objectives
1. Continue to develop leadership skills in finance and banking. <ol style="list-style-type: none"> a. Apply finance and banking competencies to “real life” situations. b. Use ethical business practices in “real life” situations. c. Develop career awareness. d. Define the characteristics of the private enterprise system. e. Explore personal goals and objectives related to the finance field.
2. Develop and present an electronic slide presentation, using information related to a chosen career.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF5 Customer Service
- BF6 Communication
- BF8 Principles of Banking
- BF9 Bank Operations

Related Academic Standards

- C1 Interpret written material.
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T2 Social, ethical, and human issues
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

- AFSA Education Foundation*. (2004). Retrieved October 5, 2004, from American Financial Services Association Web site: <http://www.afsaef.org/>
- American Savings Education Council*. (2000). Retrieved October 5, 2004, from <http://www.asec.org/>
- Careers with the IRS*. (n.d.). Retrieved from Internal Revenue Service Department of the Treasury Web site: October 5, 2004, from <http://www.jobs.irs.gov/>
- Cook, R., Cook, G., & Yale, L. (2005). *Guide to business etiquette*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Dalton, M., Hoyle, D., & Watts, M. (2000). *Human relations* (2nd ed.). Cincinnati, OH: South-Western.
- Hanna, S. (2005). *Career by design: Communicating your way to success* (3rd ed.). Upper Saddle River, NJ: Pearson Education.

Manz, C., & Neck, C. (2004). *Mastering self-leadership: Empowering yourself for personal excellence* (3rd ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.

Sargent, C. (2002). *Workplace companion: A student work-based learning notebook*. Upper Saddle River, NJ: Pearson-Prentice Hall.

Course Name: Banking and Finance Math

Course Abbreviation: BFT 1513

Classification: Vocational–Technical Core

Description: This course is designed to develop competency in math skills for financial services use. (3 sch: 3 hr. lecture).

Prerequisites: None

Competencies and Suggested Objectives
<ol style="list-style-type: none"> 1. Perform computations for financial services. <ol style="list-style-type: none"> a. Solve basic mathematical computations. <ol style="list-style-type: none"> (1) Demonstrate computational skills using whole numbers, fractions, and decimals. (2) Solve a variety of real world based problems, using computational skills. b. Apply computational skills to various financial transactions. <ol style="list-style-type: none"> (1) Compute interest and finance charges on the calculator and on a computer-based program, using the touch method. (2) Complete a depreciation schedule and interpret the results for taxation purposes. (3) Calculate and complete payroll and tax deductions. c. Apply computational skills to personal finance situations. <ol style="list-style-type: none"> (1) Analyze and reconcile a bank statement. (2) Apply tax laws in the preparation of personal tax forms. (3) Calculate, compare, and evaluate insurance costs.

STANDARDS

Standards for Banking and Finance

- BF6 Communication
- BF7 Computation
- BF10 Credit Operations
- BF12 Basic Financial Management
- BF13 Business Finance
- BF14 Savings and Investments

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.

- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M1 Relate number relationships, number systems, and number theory.
- M2 Explore patterns and functions.
- M4 Explore the concepts of measurement.
- M6 Explore concepts of statistics and probability in real world situations.
- M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

Workplace Skills for the 21st Century

- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.

National Educational Technology Standards for Students

- T1 Basic operations and concepts
- T3 Technology productivity tools
- T6 Technology problem-solving and decision-making tools

Suggested References

Brechner, R. (2003). *Contemporary mathematics for business and consumers* (3rd ed.). Versailles, KY: South-Western.

Consumer Federation of America. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>

Forms and publications. (n.d.). Retrieved October 7, 2004, from Internal Revenue Service Department of the Treasury Web site: <http://www.irs.gov/formspubs/index.html>

Slater, J. (2005). *College accounting—Chapters 1-25: A practical approach*. Upper Saddle River, NJ: Pearson-Prentice Hall.

Course Name: Business Policy

Course Abbreviation: BFT 2113

Classification: Vocational–Technical Core

Description: This course uses the learn-by-doing approach with activities and cases drawn from the field of finance, business administration, and current economic situation to illustrate how daily tasks are evaluated and performed by business professionals. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives
1. Evaluate problems relevant to the banking and finance environment. <ol style="list-style-type: none"> a. Given a variety of cases which include goals, problems, facts, conditions, conflicts, and personalities: <ol style="list-style-type: none"> (1) Outline associated objectives and problems. (2) Evaluate applicable internal and external decision-making procedures. (3) Present solutions to the problems presented.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF3 Banking Regulations
- BF5 Customer Service
- BF6 Communication
- BF10 Credit Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF12 Basic Financial Management
- BF13 Business Finance
- BF14 Savings and Investments

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M6 Explore concepts of statistics and probability in real world situations.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.

National Educational Technology Standards for Students

- T2 Social, ethical, and human issues
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

- Consumer Federation of America*. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>
- Halpern, K. (2004). *Understanding finance: Money, capital, and investments*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Pride, W. Hughes, R., & Kapoor, J. (2005). *Business* (8th ed.). Boston: Houghton-Mifflin.
- Pride, W., Hughes, R., & Kapoor, J. (2005). *Business HM estudy* (8th ed.). Boston: Houghton-Mifflin.
- Pride, W., Hughes, R., & Kapoor, J. (2005). *Business instructor's activity manual* (8th ed.). Boston: Houghton-Mifflin.
- Pride, W., Hughes, R., & Kapoor, J. (2005). *Business test bank* (8th ed.). Boston: Houghton-Mifflin.
- Pride, W., Hughes, R., & Kapoor, J. (2005). *Business video guide* (8th ed.). Boston: Houghton-Mifflin.
- Pride, W., Hughes, R., & Kapoor, J. (2005). *Business videos 1-5* (8th ed.) [Videotape]. Boston: Houghton-Mifflin.

Ruth, G. (1999). *Commercial lending* (4th ed.). Washington, DC: American Bankers Association.

Ruth, G. (1999). *Commercial lending instructor's activity manual* (4th ed.). Washington, DC: American Bankers Association.

Course Name: Professional Development in Financial Institutions III

Course Abbreviation: BFT 2431

Classification: Vocational–Technical Core

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies, and high standards in personal and professional relationships are stressed. (1 sch: 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives
<ol style="list-style-type: none"> 1. Continue to develop leadership skills in finance and banking. <ol style="list-style-type: none"> a. Apply finance and banking competencies to “real life” situations. b. Use ethical business practices in “real life” situations. c. Develop career awareness. d. Define the characteristics of the private enterprise system. e. Explore personal goals and objectives related to the finance field. 2. Develop and present an electronic slide presentation related to an assigned topic in the field of banking and finance.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF5 Customer Service
- BF6 Communication
- BF8 Principles of Banking
- BF9 Bank Operations

Related Academic Standards

- C1 Interpret written material.
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T2 Social, ethical, and human issues
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

- AFSA Education Foundation*. (2004). Retrieved October 5, 2004, from American Financial Services Association Web site: <http://www.afsaef.org/>
- American Savings Education Council*. (2000). Retrieved October 5, 2004, from <http://www.asec.org/>
- Careers with the IRS*. (n.d.). Retrieved from Internal Revenue Service Department of the Treasury Web site: October 5, 2004, from <http://www.jobs.irs.gov/>
- Cook, R., Cook, G., & Yale, L. (2005). *Guide to business etiquette*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Dalton, M., Hoyle, D., & Watts, M. (2000). *Human relations* (2nd ed.). Cincinnati, OH: South-Western.
- Hanna, S. (2005). *Career by design: Communicating your way to success* (3rd ed.). Upper Saddle River, NJ: Pearson Education.

Manz, C., & Neck, C. (2004). *Mastering self-leadership: Empowering yourself for personal excellence* (3rd ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.

Sargent, C. (2002). *Workplace companion: A student work-based learning notebook*. Upper Saddle River, NJ: Pearson-Prentice Hall.

Course Name: Professional Development in Financial Institutions IV

Course Abbreviation: BFT 2441

Classification: Vocational–Technical Core

Description: This course provides practical exercises in both the technical and social skills necessary for employment in the finance and banking industry. Involvement in a program of leadership and personal development in occupational competencies, and high standards in personal and professional relationships are stressed. (1 sch: 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives
<ol style="list-style-type: none"> 1. Culminate the development of leadership skills in finance and banking. <ol style="list-style-type: none"> a. Apply finance and banking competencies to "real life" situations. b. Use ethical business practices in "real life" situations. c. Develop career awareness. d. Define the characteristics of the private enterprise system. e. Explore personal goals and objectives related to the finance field. 2. Develop and present an electronic slide presentation related to an assigned topic in the field of banking and finance.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF5 Customer Service
- BF6 Communication
- BF8 Principles of Banking
- BF9 Bank Operations

Related Academic Standards

- C1 Interpret written material.
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T2 Social, ethical, and human issues
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

- AFSA Education Foundation*. (2004). Retrieved October 5, 2004, from American Financial Services Association Web site: <http://www.afsaef.org/>
- American Savings Education Council*. (2000). Retrieved October 5, 2004, from <http://www.asec.org/>
- Careers with the IRS*. (n.d.). Retrieved from Internal Revenue Service Department of the Treasury Web site: October 5, 2004, from <http://www.jobs.irs.gov/>
- Cook, R., Cook, G., & Yale, L. (2005). *Guide to business etiquette*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Dalton, M., Hoyle, D., & Watts, M. (2000). *Human relations* (2nd ed.). Cincinnati, OH: South-Western.
- Hanna, S. (2005). *Career by design: Communicating your way to success* (3rd ed.). Upper Saddle River, NJ: Pearson Education.

Manz, C., & Neck, C. (2004). *Mastering self-leadership: Empowering yourself for personal excellence* (3rd ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.

Sargent, C. (2002). *Workplace companion: A student work-based learning notebook*. Upper Saddle River, NJ: Pearson-Prentice Hall.

Course Name: Business Finance

Course Abbreviation: BFT 2523

Classification: Vocational–Technical Elective

Description: This course introduces the student to business finance management with the principles of finance applied to the operations of the profit-seeking business firm. Fundamental processes of problem solving are emphasized. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives
<ol style="list-style-type: none"> 1. Apply financial principles to the operations of the profit-seeking business firm. <ol style="list-style-type: none"> a. Explain the importance of financial planning. <ol style="list-style-type: none"> (1) Distinguish among the types of budgets used in business. (2) Construct a cash budget. (3) Distinguish among the cash flows in various types of business. b. Analyze the reasons for borrowing by businesses and individuals. <ol style="list-style-type: none"> (1) Distinguish between debt and equity. (2) Explain short-term borrowing and its sources of repayment. (3) Explain long-term borrowing and its sources of repayment. c. Apply interest formulas. <ol style="list-style-type: none"> (1) Calculate simple interest. (2) Calculate compound interest. (3) Analyze interest formulas in the preparation of promissory notes. d. Apply practical aspects of personal finance. <ol style="list-style-type: none"> (1) Develop a personal financial plan. (2) Construct an individual retirement plan. (3) Compare various insurance opportunities. 2. Develop and present a personal financial plan using electronic slide presentation software.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF3 Banking Regulations
- BF4 Audits
- BF7 Computation
- BF10 Credit Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF12 Basic Financial Management
- BF13 Business Finance
- BF14 Savings and Investments

Postsecondary Banking and Finance Technology

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M2 Explore patterns and functions.
- M4 Explore the concepts of measurement.
- M6 Explore concepts of statistics and probability in real world situations.
- M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T1 Basic operations and concepts
- T3 Technology productivity tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

- Adelman, P., & Marks, A. (2004). *Entrepreneurial finance: Finance for small business*. (3rd ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.
- Brechner, R. (2003). *Contemporary mathematics for business and consumers*. Cincinnati, OH: Thomson/South-Western.

- Consumer Federation of America*. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>
- Fraser, L., & Ormiston, A. (2004). *Understanding financial statements* (7th ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.
- Halpern, K. (2004). *Understanding finance: Money, capital, and investments*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Keown, A. (2004). *Personal finance: Turning money into wealth*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Keown, A., Martin, J., Petty, J., & Scott, Jr., D. (2003). *Foundations of finance: The logic and practice of financial management*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Keown, A., Martin, J., Petty, J., & Scott, Jr., D. (2005). *Financial management: Principles and applications*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Marketing Education Resource Center. (1992). *Credit and its importance*. Columbus, OH: Author.
- Personal finance: No brainers*. [Videotape]. (1998). (Available from Teachers Video Company, P.O. Box 4455-0401BU, Scottsdale, AZ 85261)
- Your credit rating*. [Videotape]. (1997). (Available from Finance One Corporation, 540 Ravine Court, Wyckoff, New Jersey 07481)

Course Name: Financial Management

Course Abbreviation: BFT 2533

Classification: Vocational–Technical Core

Description: This course introduces the student to business and personal financial management. The student will learn how to analyze business and personal financial needs.
(3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives
<ol style="list-style-type: none"> 1. Plan for business and personal financial management. <ol style="list-style-type: none"> a. Analyze business and personal financial needs. <ol style="list-style-type: none"> (1) Apply knowledge of the types of budgets used in business. (2) Construct a cash budget. b. Analyze the reasons for borrowing by businesses and individuals. <ol style="list-style-type: none"> (1) Distinguish between debt and equity. (2) Explain short-term borrowing and its sources of repayment. (3) Explain long-term borrowing and its sources of repayment. c. Apply practical aspects of personal finance. <ol style="list-style-type: none"> (1) Develop a personal financial plan. (2) Develop an individual retirement plan. (3) Differentiate among various types of insurance. 2. Develop and present a personal financial plan using electronic slide presentation software.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF3 Banking Regulations
- BF5 Customer Service
- BF6 Communication
- BF7 Computation
- BF10 Credit Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF12 Basic Financial Management
- BF13 Business Finance
- BF14 Savings and Investments

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M1 Relate number relationships, number systems, and number theory.
- M2 Explore patterns and functions.
- M4 Explore the concepts of measurement.
- M6 Explore concepts of statistics and probability in real world situations.
- M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

Workplace Skills for the 21st Century

- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T1 Basic operations and concepts
- T3 Technology productivity tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

Adelman, P., & Marks, A. (2004). *Entrepreneurial finance: Finance for small business* (3rd ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.

Consumer Federation of America. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>

- Federal Reserve educational resources.* (n.d.). Retrieved October 5, 2004, from <http://www.federalreserveeducation.org/>
- Fraser, L., & Ormiston, A. (2004). *Understanding financial statements* (7th ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.
- Keown, A. (2004). *Personal finance: Turning money into wealth*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Keown, A., Martin, J., Petty, J., & Scott, Jr., D. (2003). *Foundations of finance: The logic and practice of financial management*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Keown, A., Martin, J., Petty, J., & Scott, Jr., D. (2005). *Financial management: Principles and applications*. Upper Saddle River, NJ: Pearson-Prentice Hall.
- Marketing Education Resource Center. (1992). *Credit and its importance*. Columbus, OH: Author.
- Marketing Education Resource Center. (1999). *Nature of budgets*. Columbus, OH: Author.
- Ruth, G. (1998). *Analyzing financial statements*. Washington, DC: American Bankers Association.

Course Name: Bank Teller Operations

Course Abbreviation: BFT 2613

Classification: Vocational–Technical Core

Description: This course focuses on the skills new tellers need to carry out their daily responsibilities in today’s financial services industry. (3 sch: 2 hr. lecture, 2 hr. lab)

Prerequisites: None

Competencies and Suggested Objectives

1. Determine basic teller operations and transaction procedures.
 - a. Explain the different types of transactions tellers perform on a daily basis.
 - b. Demonstrate proper set-up and use of the cash drawers and coin vault.
 - c. Employ proper customer service procedures.
 - d. Demonstrate appropriate telephone skills.
 - e. Demonstrate interpersonal relations skills.
 - f. Demonstrate loss prevention procedures.
 - g. Distinguish the characteristics of genuine money from counterfeit money.
 - h. Perform audit functions, to include self-audits, following audit guidelines and security procedures.
 - i. Apply proper check-handling procedures.
 - j. Use precautionary measures to detect check fraud.
 - k. Describe bank security devices and how they are used.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF2 Teller Operations and Transaction Procedures
- BF3 Banking Regulations
- BF4 Audits
- BF5 Customer Service
- BF6 Communication
- BF7 Computation
- BF8 Principles of Banking
- BF9 Bank Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF13 Business Finance
- BF14 Savings and Investments

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M4 Explore the concepts of measurement.
- M6 Explore concepts of statistics and probability in real world situations.
- M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T1 Basic operations and concepts
- T2 Social, ethical, and human issues
- T3 Technology productivity tools
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

- Capes, R. (1995). *Today's teller: Developing basic skills*. Washington, DC: American Bankers Association.

Consumer Federation of America. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>

Davis, E. (1993). *Customer relation for careers*. New York: Glencoe, Macmillan/McGraw-Hill.

Siegel, S. (1995). *Today's teller: Developing advanced skills*. Washington, DC: American Bankers Association.

United States Secret Service. (2002). Retrieved October 6, 2004, from <http://www.ustreas.gov/usss/index.shtml>

Course Name: Special Project in Banking and Finance Technology

Course Abbreviation: BFT 2914

Classification: Vocational–Technical Core

Description: This course emphasizes development of concepts, terminology, and theory of Banking and Finance. The student will be assigned projects dealing with current situations in the financial services industry. (4 sch: 3 hr. lecture, 2 hr. lab)

Prerequisites: Approval of instructor

Competencies and Suggested Objectives	
1.	Demonstrate skills needed to be a viable member of the financial institution or industry workforce. <ol style="list-style-type: none"> a. Apply skills developed in financial course work. b. Practice good human relations skills. c. Assume responsibility for good work habits. d. Display appropriate appearance for each work environment. e. Employ thinking skills that include creative thinking, decision making, problem solving, reasoning, and specific tasks/skills to be mastered in the program.
2.	Develop and present an electronic slide presentation related to an assigned topic in the field of banking and finance.

STANDARDS

Standards for Banking and Finance

- BF1 Role of Banking and Finance Professionals
- BF2 Teller Operations and Transaction Procedures
- BF5 Customer Service
- BF6 Communication
- BF8 Principles of Banking
- BF9 Bank Operations
- BF10 Credit Operations
- BF11 Financial Services, Products, Issues, and Trends
- BF12 Basic Financial Management
- BF13 Business Finance
- BF14 Savings and Investments

Related Academic Standards

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.
- M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

Workplace Skills for the 21st Century

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

National Educational Technology Standards for Students

- T2 Social, ethical, and human issues
- T3 Technology productivity tools
- T4 Technology communications tools
- T5 Technology research tools
- T6 Technology problem-solving and decision-making tools

Suggested References

Consumer Federation of America. (2004). Retrieved October 5, 2004, from <http://www.consumerfed.org/>

Cook, R., Cook, G., & Yale, L. (2005). *Guide to business etiquette*. Upper Saddle River, NJ: Pearson-Prentice Hall.

Federal Reserve educational resources. (n.d.). Retrieved October 5, 2004, from <http://www.federalreserveeducation.org/>

Hanna, S. (2005). *Career by design: Communicating your way to success.* (3rd ed.). Upper Saddle River: Pearson Education.

Manz, C., & Neck, C. (2004). *Mastering self-leadership: Empowering yourself for personal excellence* (3rd ed.). Upper Saddle River, NJ: Pearson-Prentice Hall.

Sargent, C. (2002). *Workplace companion: A student work-based learning notebook.* Upper Saddle River, NJ: Pearson-Prentice Hall.

Recommended Tools and Equipment for Banking and Finance Technology

CAPITALIZED ITEMS

1. Computer work centers, including desk and chair (1 per student; 1 special needs-accessible)
2. Multimedia computer with CD-RW, DVD, speakers, sound card, internal modem, USB port for Jump drive (1 per student)
 - a. Color laser printer (1 per classroom)
 - b. Laser printer (1 per lab)
 - c. Scanner, color page (1 per lab)
 - d. Internet access
3. Data projector (1 per lab)
4. Teacher workstation (laptop computer with printer, scanner, and Internet access)

NON-CAPITALIZED ITEMS

1. 10-key electronic desktop calculator and electronic numeric keypad panels for computers (1 per student)
2. Digital camera
3. Telephone line with phone (dedicated)
4. Overhead projector

RECOMMENDED INSTRUCTIONAL AIDS

1. Word processing software, latest version
2. Windows, latest version
3. MONEY, QUICKEN, or equivalent financial software, latest version
4. Access to banks and loan documentation software/hardware, data communications, multimedia, presentation, scan, and clip art
5. Bank teller curriculum software

It is recommended that instructors have access to the following items:

1. Copier
2. TV/VCR/DVD
3. Telephone simulation system
4. Fax machine
5. Electronic whiteboard

Student Competency Profile for Banking and Finance Technology

Student: _____

This record is intended to serve as a method of noting student achievement of the competencies in each course. It can be duplicated for each student and serve as a cumulative record of competencies achieved in the program.

In the blank before each competency, place the date on which the student mastered the competency.

Principles of Banking (BFT 1213)

____ 1. Explain the fundamentals of bank functions and operations.

Money and Banking (BFT 1223)

____ 1. Judge the effects of basic economic principles on the role of American financial institutions.

Law and Banking Principles (BFT 1233)

____ 1. Appraise legal and regulatory aspects and functions of banking.

Consumer Lending (BFT 1313)

____ 1. Outline consumer banking concepts.

Commercial Lending (BFT 1323)

____ 1. Demonstrate commercial banking operations, including generating and using funds, making a profit, and managing risk.

Professional Development in Financial Institutions I (BFT 1411)

____ 1. Demonstrate leadership skills to situations that emulate the business and finance world.

Professional Development in Financial Institutions II (BFT 1421)

- ____ 1. Continue to develop leadership skills in finance and banking.
- ____ 2. Develop and present an electronic slide presentation, using information related to a chosen career.

Banking and Finance Math (BFT 1513)

- _____ 1. Perform computations for financial services.

Business Policy (BFT 2113)

- _____ 1. Evaluate problems relevant to the banking and finance environment.

Professional Development in Financial Institutions III (BFT 2431)

- _____ 1. Continue to develop leadership skills in finance and banking.
_____ 2. Develop and present an electronic slide presentation, using information related to a chosen career.

Professional Development in Financial Institutions IV (BFT 2441)

- _____ 1. Culminate the development of leadership skills in finance and banking.
_____ 2. Develop and present an electronic slide presentation related to an assigned topic in the field of banking and finance.

Business Finance (BFT 2523)

- _____ 1. Apply financial principles to the operations of the profit-seeking business firm.
_____ 2. Develop and present a personal financial plan using electronic slide presentation software.

Financial Management (BFT 2533)

- _____ 1. Plan for business and personal financial management.
_____ 2. Develop and present a personal financial plan using electronic slide presentation software.

Bank Teller Operations (BFT 2613)

- _____ 1. Determine basic teller operations and transaction procedures.

Special Project in Banking and Finance Technology (BFT 2914)

- _____ 1. Demonstrate skills needed to be a viable member of the financial institution or industry workforce.
_____ 2. Develop and present an electronic slide presentation related to an assigned topic in the field of banking and finance.

Appendix A: Standards for Banking and Finance¹

- BF1 Role of Banking and Finance Professionals
- Develop personal qualities for success.
 - Demonstrate qualities of professionalism.
 - Demonstrate positive interpersonal relations skills.
 - Exhibit professional ethics.
- BF2 Teller Operations and Transaction Procedures
- Set up the cash drawers and coin vault.
 - Count cash and handle cash transactions.
 - Employ proper customer service procedures.
 - Detect and appropriately handle counterfeit currency.
 - Identify loss prevention procedures.
 - Detect cash and check frauds.
 - Analyze elements of negotiable instruments and determine acceptability in accordance with legal requirements and bank policy.
 - Determine acceptability of check endorsements.
 - Employ proper customer identification procedures.
 - Accurately process transactions.
 - Balance daily transactions and verify cash totals.
 - Organize and supply the work station.
 - Demonstrate skill in operating various office equipment, including computer terminal, 10-key calculator, coin counter, coin roller, money counter, and copy machine.
- BF3 Banking Regulations
- Examine Federal regulatory requirements.
- BF4 Audits
- Discuss audit and security guidelines and procedures.
- BF5 Customer Service
- Demonstrate essential elements of customer service.
 - Follow banking guidelines in all transactions.
 - Manage difficult customers.
 - Provide information concerning banking products and services.
 - Generate business by cross-selling products and services and generating referrals.

¹ The Standards for Banking and Finance were developed by the curriculum revision team, with input from the Banking and Finance Technology Advisory Teams at East Mississippi Community College and Pearl River Community College.

BF6 Communication

- Demonstrate appropriate telephone skills.
- Demonstrate written communication skills.

BF7 Computation

- Demonstrate computational skills for banking and finance.
- Perform various business calculations to include simple interest, bank discount and proceeds, finance charges, periodic payment, total cost, and APR on an installment contract.

BF8 Principles of Banking

- Outline the history of banking.
- Discuss the purpose of the Federal Reserve System.
- Describe the function of money as an accepted medium of exchange, a standard of value, and a store of value.
- Examine the functions of financial and non-financial institutions in the financial business environment.
- Describe the history and purpose of the FDIC.
- Examine state and federal regulation of the banking industry.
- Discuss primary performance ratios.

BF9 Bank Operations

- Use banking terminology.
- Examine the responsibilities of bank employees.
- Examine bank operating procedures.
- Describe the functions of the U.S. Treasury Department.

BF10 Credit Operations

- Discuss various loan options.
- Evaluate examples of credit instruments.
- Examine state and federal regulation of the consumer lending industry.
- Discuss the use of credit.
- Investigate consumer protection laws.
- Examine and apply the six Cs of credit.
- Analyze a credit application.
- Compare various types of loans.
- Research and analyze sources of credit.
- Discuss the appropriate use of credit.
- Investigate the importance of credit ratings.
- Apply technology in making credit decisions.
- Analyze spending and savings habits and their effect on asset accumulation.

BF11 Financial Services, Products, Issues, and Trends

- Discuss banking products and services.
- Evaluate specialized banking products.

- Research the impact of current banking technologies.
- Predict the effects and risks of future technology in banking.
- Research the impact of acquisitions and mergers in the banking industry.

BF12 Basic Financial Management

- Discuss factors that determine income.
- Evaluate the importance of long-term financial planning.
- Determine resources needed to meet financial goals.
- Discuss the function of consumer reporting agencies and related legislation.
- Analyze factors that impact credit scores.
- Describe wise uses of credit.
- Analyze the financial statements of a corporation.
- Examine the function of the insurance commission.
- Analyze the different types of insuring organizations and insurance products.
- Examine various types of insurance products and coverage available to consumers and to businesses.
- Describe insurance fraud and its impact on policyholders.

BF13 Business Finance

- Explain the relationship among accounting, economics, and finance.
- Discuss the three forms of business ownership.
- Examine the financial needs of various types of businesses, at different stages of development.
- Examine the impact of economic cycles and consumer choices.
- Discuss social and ethical responsibilities of businesses.
- Investigate foreign exchange rates and the impact of the global economy on U.S. financial markets.
- Evaluate the impact of local, state, federal, and international economies on businesses.
- Explain the principle of time value of money.
- Analyze the power of compounding money over a long-term period.
- Use financial statements to compare risk and return.
- Describe various types of IRA's and their role in retirement planning.

BF14 Savings and Investments

- Determine the benefits of savings and investment products.
- Analyze savings and investment alternatives.
- Describe the tradeoff between investment risk and return.
- Describe the benefits of diversification.

Appendix B: Related Academic Standards

RELATED ACADEMIC TOPICS FOR COMMUNICATIONS

- C1 Interpret written material.
- C2 Interpret visual materials (maps, charts, graphs, tables, etc.).
- C3 Listen, comprehend, and take appropriate actions.
- C4 Access, organize, and evaluate information.
- C5 Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.
- C6 Communicate ideas and information effectively using various oral and written forms for a variety of audiences and purposes.

EXPANDED TOPICS FOR COMMUNICATIONS

TOPIC C1: Interpret written material.

- C1.01 Read and follow complex written directions.
- C1.02 Recognize common words and meanings associated with a variety of occupations.
- C1.03 Adjust reading strategy to purpose and type of reading.
- C1.04 Use sections of books and reference sources to obtain information.
- C1.05 Compare information from multiple sources and check validity.
- C1.06 Interpret items and abbreviations used in multiple forms.
- C1.07 Interpret short notes, memos, and letters.
- C1.08 Comprehend technical words and concepts.
- C1.09 Use various reading techniques depending on purpose for reading.
- C1.10 Find, read, understand, and use information from printed matter or electronic sources.

TOPIC C2: Interpret visual materials (maps, charts, graphs, tables, etc.).

- C2.01 Use visuals in written and in oral presentations.
- C2.02 Recognize visual cues to meaning (layout, typography, etc.).
- C2.03 Interpret and apply information using visual materials.

TOPIC C3: Listen, comprehend, and take appropriate action.

- C3.01 Identify and evaluate orally-presented messages according to purpose.
- C3.02 Recognize barriers to effective listening.
- C3.03 Recognize how voice inflection changes meaning.
- C3.04 Identify speaker signals requiring a response and respond accordingly.
- C3.05 Listen attentively and take accurate notes.
- C3.06 Use telephone to receive information.
- C3.07 Analyze and distinguish information from formal and informal oral presentations.

TOPIC C4: Access, organize, and evaluate information.

- C4.01 Distinguish fact from opinion.
- C4.02 Use various print and non-print sources for specialized information.
- C4.03 Interpret and distinguish between literal and figurative meaning.
- C4.04 Interpret written or oral communication in relation to context and writer's point of view.
- C4.05 Use relevant sources to gather information for written or oral communication.

TOPIC C5: Use written and/or oral language skills to work cooperatively to solve problems, make decisions, take actions, and reach agreement.

- C5.01 Select appropriate words for communication needs.
- C5.02 Use reading, writing, listening, and speaking skills to solve problems.
- C5.03 Compose inquiries and requests.
- C5.04 Write persuasive letters and memos.
- C5.05 Edit written reports, letters, memos, and short notes for clarity, correct grammar, and effective sentences.
- C5.06 Write logical and understandable statements, phrases, or sentences for filling out forms, for correspondence or reports.
- C5.07 Write directions or summaries of processes, mechanisms, events, or concepts.
- C5.08 Select and use appropriate formats for presenting reports.
- C5.09 Convey information to audiences in writing.
- C5.10 Compose technical reports and correspondence that meet accepted standards for written communications.

TOPIC C6: Communicate ideas and information using oral and written forms for a variety of audiences and purposes.

- C6.01 Give complex oral instructions.
- C6.02 Describe a business or industrial process/mechanism.
- C6.03 Participate effectively in group discussions and decision making.
- C6.04 Produce effective oral messages utilizing different media.
- C6.05 Explore ideas orally with partners.
- C6.06 Participate in conversations by volunteering information when appropriate and asking relevant questions when appropriate.
- C6.07 Restate or paraphrase a conversation to confirm one's own understanding.
- C6.08 Gather and provide information utilizing different media.
- C6.09 Prepare and deliver persuasive, descriptive, and demonstrative oral presentations.

RELATED ACADEMIC TOPICS FOR MATHEMATICS

- M1 Relate number relationships, number systems, and number theory.
- M2 Explore patterns and functions.
- M3 Explore algebraic concepts and processes.
- M4 Explore the concepts of measurement.

- M5 Explore the geometry of one-, two-, and three-dimensions.
M6 Explore concepts of statistics and probability in real world situations.
M7 Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.

EXPANDED TOPICS FOR MATHEMATICS

TOPIC M1: Relate number relationships, number systems, and number theory.

- M1.01 Understand, represent, and use numbers in a variety of equivalent forms (integer, fraction, decimal, percent, exponential, and scientific notation) in real world and mathematical problem situations.
M1.02 Develop number sense for whole numbers, fractions, decimals, integers, and rational numbers.
M1.03 Understand and apply ratios, proportions, and percents in a wide variety of situations.
M1.04 Investigate relationships among fractions, decimals, and percents.
M1.05 Compute with whole numbers, fractions, decimals, integers, and rational numbers.
M1.06 Develop, analyze, and explain procedures for computation and techniques for estimations.
M1.07 Select and use an appropriate method for computing from among mental arithmetic, paper-and-pencil, calculator, and computer methods.
M1.08 Use computation, estimation, and proportions to solve problems.
M1.09 Use estimation to check the reasonableness of results.

TOPIC M2: Explore patterns and functions.

- M2.01 Describe, extend, analyze, and create a wide variety of patterns.
M2.02 Describe and represent relationships with tables, graphs, and rules.
M2.03 Analyze functional relationships to explain how a change in one quantity results in a change in another.
M2.04 Use patterns and functions to represent and solve problems.
M2.05 Explore problems and describe results using graphical, numerical, physical, algebraic, and verbal mathematical models or representations.
M2.06 Use a mathematical idea to further their understanding of other mathematical ideas.
M2.07 Apply mathematical thinking and modeling to solve problems that arise in other disciplines, such as art, music, and business.

TOPIC M3: Explore algebraic concepts and processes.

- M3.01 Represent situations and explore the interrelationships of number patterns with tables, graphs, verbal rules, and equations.
M3.02 Analyze tables and graphs to identify properties and relationships and to interpret expressions and equations.

- M3.03 Apply algebraic methods to solve a variety of real world and mathematical problems.
- TOPIC M4: Explore the concepts of measurement.
- M4.01 Estimate, make, and use measurements to describe and compare phenomena.
M4.02 Select appropriate units and tools to measure to the degree of accuracy required in a particular situation.
M4.03 Extend understanding of the concepts of perimeter, area, volume, angle measure, capacity, and weight and mass.
M4.04 Understand and apply reasoning processes, with special attention to spatial reasoning and reasoning with proportions and graphs.
- TOPIC M5: Explore the geometry of one-, two-, and three-dimensions.
- M5.01 Identify, describe, compare, and classify geometric figures.
M5.02 Visualize and represent geometric figures with special attention to developing spatial sense.
M5.03 Explore transformations of geometric figures.
M5.04 Understand and apply geometric properties and relationships.
M5.05 Classify figures in terms of congruence and similarity and apply these relationships.
- TOPIC M6: Explore the concepts of statistics and probability in real world situations.
- M6.01 Systematically collect, organize, and describe data.
M6.02 Construct, read, and interpret tables, charts, and graphs.
M6.03 Develop an appreciation for statistical methods as powerful means for decision making.
M6.04 Make predictions that are based on exponential or theoretical probabilities.
M6.05 Develop an appreciation for the pervasive use of probability in the real world.
- TOPIC M7: Apply mathematical methods, concepts, and properties to solve a variety of real-world problems.
- M7.01 Use computers and/or calculators to process information for all mathematical situations.
M7.02 Use problem-solving approaches to investigate and understand mathematical content.
M7.03 Formulate problems from situations within and outside mathematics.
M7.04 Generalize solutions and strategies to new problem situations.

RELATED ACADEMIC TOPICS FOR SCIENCE

- S1 Explain the Anatomy and Physiology of the human body.
- S2 Apply the basic biological principles of Plants, Viruses and Monerans, Algae, Protista, and Fungi.
- S3 Relate the nine major phyla of the kingdom animalia according to morphology, anatomy, and physiology.
- S4 Explore the chemical and physical properties of the earth to include Geology, Meteorology, Oceanography, and the Hydrologic Cycle.
- S5 Investigate the properties and reactions of matter to include symbols, formulas and nomenclature, chemical equations, gas laws, chemical bonding, acid-base reactions, equilibrium, oxidation-reduction, nuclear chemistry, and organic chemistry.
- S6 Explore the principles and theories related to motion, mechanics, electricity, magnetism, light energy, thermal energy, wave energy, and nuclear physics.
- S7 Explore the principles of genetic and molecular Biology to include the relationship between traits and patterns of inheritance, population genetics, the structure and function of DNA, and current applications of DNA technology.
- S8 Apply concepts related to the scientific process and method to include safety procedures for classroom and laboratory; use and care of scientific equipment; interrelationships between science, technology and society; and effective communication of scientific results in oral, written, and graphic form.

EXPANDED TOPICS FOR SCIENCE

- TOPIC S1: Explain the Anatomy and Physiology of the human body.
- S1.01 Recognize common terminology and meanings.
- S1.02 Explore the relationship of the cell to more complex systems within the body.
- S1.03 Summarize the functional anatomy of all the major body systems.
- S1.04 Relate the physiology of the major body systems to its corresponding anatomy.
- S1.05 Compare and contrast disease transmission and treatment within each organ system.
- S1.06 Explore the usage of medical technology as related to human organs and organ systems.
- S1.07 Explain the chemical composition of body tissue.
- TOPIC S2: Apply the basic biological principles of Plants, Viruses and Monerans, Algae, Protista, and Fungi.
- S2.01 Identify the major types and structures of plants, viruses, monera, algae protista, and fungi.
- S2.02 Explain sexual and asexual reproduction.
- S2.03 Describe the ecological importance of plants as related to the environment.
- S2.04 Analyze the physical chemical and behavioral process of a plant.

- TOPIC S3: Relate the nine major phyla of the kingdom animalia according to morphology, anatomy, and physiology.
- S3.01 Explain the morphology, anatomy, and physiology of animals.
S3.02 Describe the characteristics, behaviors, and habitats of selected animals.
- TOPIC S4: Explore the chemical and physical properties of the earth to include Geology, Meteorology, Oceanography, and the Hydrologic Cycle.
- S4.01 Examine minerals and their identification, products of the rock cycle, byproducts of weathering, and the effects of erosion.
S4.02 Relate the Hydrologic Cycle to include groundwater its zones, movement, and composition; surface water systems, deposits, and runoff.
S4.03 Consider the effects of weather and climate on the environment.
S4.04 Examine the composition of seawater; wave, tides, and currents; organisms, environment, and production of food; energy, food and mineral resources of the oceans.
- TOPIC S5: Investigate the properties and reactions of matter to include symbols, formulas and nomenclature, chemical equations, gas laws, chemical bonding, acid-base reactions, equilibrium, oxidation-reduction, nuclear chemistry, and organic chemistry.
- S5.01 Examine the science of chemistry to include the nature of matter, symbols, formulas and nomenclature, and chemical equations.
S5.02 Identify chemical reactions including precipitation, acids-bases, and reduction-oxidation.
S5.03 Explore the fundamentals of chemical bonding and principles of equilibrium.
S5.04 Relate the behavior of gases.
S5.05 Investigate the structure, reactions, and uses of organic compounds; and investigate nuclear chemistry and radiochemistry.
- TOPIC S6: Explore the principles and theories related to motion, mechanics, electricity, magnetism, light energy, thermal energy, wave energy, and nuclear physics.
- S6.01 Examine fundamentals of motion of physical bodies and physical dynamics.
S6.02 Explore the concepts and relationships among work, power, and energy.
S6.03 Explore principles, characteristics, and properties of electricity, magnetism, light energy, thermal energy, and wave energy.
S6.04 Identify principles of modern physics related to nuclear physics.
- TOPIC S7: Explore the principles of genetic and molecular Biology to include the relationship between traits and patterns of inheritance; population genetics, the structure and function of DNA, and current applications of DNA technology.

- S7.01 Examine principles, techniques, and patterns of traits and inheritance in organisms.
- S7.02 Apply the concept of population genetics to both microbial and multicellular organism.
- S7.03 Identify the structure and function of DNA and the uses of DNA technology in science, industry, and society.
- TOPIC S8: Apply concepts related to the scientific process and method to include safety procedures for classroom and laboratory; use and care of scientific equipment; interrelationships between science, technology and society; and effective communication of scientific results in oral, written, and graphic form.
- S8.01 Apply the components of scientific processes and methods in classroom and laboratory investigations.
- S8.02 Observe and practice safe procedures in the classroom and laboratory.
- S8.03 Demonstrate proper use and care for scientific equipment.
- S8.04 Investigate science careers, and advances in technology.
- S8.05 Communicate results of scientific investigations in oral, written, and graphic form.

Appendix C: Workplace Skills for the 21st Century²

- WP1 Allocates resources (time, money, materials and facilities, and human resources).
- WP2 Acquires, evaluates, organizes and maintains, and interprets/communicates information, including the use of computers.
- WP3 Practices interpersonal skills related to careers including team member participation, teaching other people, serving clients/customers, exercising leadership, negotiation, and working with culturally diverse.
- WP4 Applies systems concept including basic understanding, monitoring and correction system performance, and designing and improving systems.
- WP5 Selects, applies, and maintains/troubleshoots technology.
- WP6 Employs thinking skills including creative thinking, decision making, problem solving, reasoning, and knowing how to learn.
- WP7 Basic Skills: Employs basic academic skills including reading, writing, arithmetic and mathematics, speaking, and listening.
- WP8 Personal Qualities: Practices work ethics related to individual responsibility, integrity, honesty, and personal management.

² Secretary's commission on achieving necessary skills. (1991). Retrieved July 13, 2004, from <http://wdr.doleta.gov/SCANS/>

Appendix D: National Educational Technology Standards for Students³

- T1 Basic operations and concepts
- Students demonstrate a sound understanding of the nature and operation of technology systems.
 - Students are proficient in the use of technology.
- T2 Social, ethical, and human issues
- Students understand the ethical, cultural, and societal issues related to technology.
 - Students practice responsible use of technology systems, information, and software.
 - Students develop positive attitudes toward technology uses that support lifelong learning, collaboration, personal pursuits, and productivity.
- T3 Technology productivity tools
- Students use technology tools to enhance learning, increase productivity, and promote creativity.
 - Students use productivity tools to collaborate in constructing technology-enhanced models, prepare publications, and produce other creative works.
- T4 Technology communications tools
- Students use telecommunications to collaborate, publish, and interact with peers, experts, and other audiences.
 - Students use a variety of media and formats to communicate information and ideas effectively to multiple audiences.
- T5 Technology research tools
- Students use technology to locate, evaluate, and collect information from a variety of sources.
 - Students use technology tools to process data and report results.
 - Students evaluate and select new information resources and technological innovations based on the appropriateness for specific tasks.
- T6 Technology problem-solving and decision-making tools
- Students use technology resources for solving problems and making informed decisions.
 - Students employ technology in the development of strategies for solving problems in the real world.

³ ISTE: *National educational technology standards (NETS)*. (2000). Retrieved July 13, 2004, from <http://cnets.iste.org/>