

2010 Mississippi Curriculum Framework

Postsecondary Banking and Finance Technology

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

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

Standards for Banking and Finance

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Related Academic Standards

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Preface

Banking and Finance Technology Research Synopsis

Banking and finance occupations involve the analysis and management of finances. They oversee investment strategies, manage banks, maintain budgets, prepare financial reports and statements, and help implement long-term financial goals for firms and organizations. There are various banking and finance occupations such as bank tellers, loan officers, accountants, financial analysts, and financial managers. Education requirements are as little as moderate on-the-job training to graduate and professional degrees (U.S. Bureau of Labor Statistics, 2009).

Articles, books, Web sites, and other materials listed at the end of each course were considered during the revision process. Specific journals and magazines were especially useful in providing insight into trends and issues in the field. These references are suggested for use by instructors and students during the study of the topics outlined. Industry advisory team members at colleges throughout the state were asked to give input related to changes to be made to the curriculum framework. Specific comments related to soft skills needed in this program include course names should be updated to reflect current industry terminology and more technical electives should be added so colleges will have the flexibility to cater to industry and student needs.

Needs of the Future Workforce

Financial analysts are among the fastest growing occupations in Mississippi. The occupation is projected to grow 46%, faster than any other occupation in the pathway. Occupations within the banking and finance industry are expected to have above average growth in the United States, 25%, and in Mississippi, 27% (EMSI, 2009). Job prospects will be best for those with job experience and advanced degrees as firms are increasingly employing individuals with a graduate degree or better (U.S. Bureau of Labor Statistics, 2009).

Finance and Accounting Employment Projections and Earnings

Region	2009 Jobs	2019 Jobs	Change	% Change	Current Median Hourly Earnings
Regional Total	23,571	29,905	6,334	27%	\$15.60
National Total	4,562,565	5,720,936	1,158,371	25%	\$19.73

Source: EMSI Complete Employment - 4th Quarter 2009

Curriculum

The following national standards were referenced in each course of the curriculum:

- CTB/McGraw-Hill LLC *Tests of Adult Basic Education, Forms 9 and 10* Academic Standards
- 21st Century Skills
- MarkEd Career Path Standards for the Finance Cluster

Industry and instructor comments, along with current research, were considered by the curriculum revision team during the revision process, and changes were made as needed and appropriate. Many of the skills and topics noted in the research were already included in the curriculum framework. Specific changes made to the curriculum include the following:

- Competencies and objectives were aligned to the national banking and finance standards.
- Competencies and objectives were reviewed to ensure accuracy and appropriateness.
- Personal Finance (BFT 2713) was created as an elective course.
- The Recommended Tools and Equipment list was updated.

Assessment

Students will be assessed using the Postsecondary Banking and Finance Technology MS-CPAS2 Test. The career and technical assessment in Mississippi (MS-CPAS2) encourages improvement through assessment as well as tests for mastery of standards and competencies within each program area. The assessment is scored on multiple levels allowing teachers and administrators to understand student performance. The class-level score report yields comparative data among and between students in a class within a particular program. The district-level score shows the class's performance comparative to the program within a single district, while the state report shows assessment performance of all the districts. Teachers and administrators should use MS-CPAS2 score reports to assess strengths and weaknesses to improve instruction. The other goal of the assessment is to demonstrate mastery of competencies related to on-the-job performance.

Best Practices

Teachers are expected to use a wide variety of teaching strategies throughout the curriculum to instruct competencies in various methods. Teachers should develop strategies that reflect academic achievement, problem solving, and industry needs for daily use in the classroom.

Professional Learning

It is suggested that instructors participate in professional learning related to the following concepts:

- How to use the program Blackboard site
- Differentiated instruction – To learn more about differentiated instruction, please go to http://www.paec.org/teacher2teacher/additional_subjects.html, and click on Differentiated Instruction. Work through this online course, and review the additional resources.

Professional Finance Associations

Financial Management Association International

College of Business Administration
University of South Florida
Tampa, FL 33620
<http://www.fma.org>

Association for Financial Professionals

7315 Wisconsin Avenue, Suite 600 West
Bethesda, MD 20814

<http://www.afponline.org>

CFA Institute

P.O. Box 3668
560 Ray Hunt Drive
Charlottesville, VA 22903

<http://www.cfainstitute.org>

American Bankers Association

1120 Connecticut Avenue NW
Washington, DC 20036

Institute of Management Accountants

10 Paragon Drive
Montvale, NJ 07645

<http://www.imanet.org>

AACSB International - Association to Advance Collegiate Schools of Business

777 South Harbour Island Blvd., Suite 750
Tampa, FL 33602-5730

<http://www.aacsb.edu/accreditation/AccreditedMembers.asp>

American Institute of Certified Public Accountants

1211 Avenue of the Americas
New York, NY 10036

<http://www.aicpa.org>

National Association of State Boards of Accountancy

150 Fourth Avenue North, Suite 700
Nashville, TN 37219-2417

<http://www.nasba.org>

Association of Certified Fraud Examiners

716 West Avenue
Austin, TX 78701-2727

Institute of Internal Auditors

247 Maitland Avenue
Altamonte Springs, FL 32701-4201

<http://www.theiia.org>

Information Systems Audit and Control Association

3701 Algonquin Road, Suite 1010

Rolling Meadows, IL 60008

<http://www.isaca.org>

Association of Government Accountants

2208 Mount Vernon Avenue

Alexandria, VA 22301

<http://www.agacgfm.org>

Securities Industry and Financial Markets Association

120 Broadway, 35th Floor

New York, NY 10271

<http://www.sifma.org>

American Academy of Financial Management

200 L&A Road, Suite B

Metairie, LA 70001

<http://www.aafm.us>

Financial Planning Association

4100 East Mississippi Avenue, Suite 400

Denver, CO 80246-3053

<http://www.fpanet.org>

Investment Management Consultants Association

5619 DTC Parkway, Suite 500

Greenwood Village, CO 80111

<http://www.imca.org>

Articulation

An articulation agreement will be developed once the secondary Finance and Accounting program is finalized in the spring of 2010.

Statewide Guidelines on Articulated Credit*Eligibility*

- To be eligible for articulated credit, a student must:
 - Complete the articulated Secondary Vocational Program, and
 - Score 80% or higher on the Mississippi Career Planning and Assessment System, Second Edition (MS-CPAS2) in their secondary program of study.
- To be awarded articulated credit, a student must:
 - Complete application for articulated credit at the community or junior college;
 - Enroll in the community or junior college within 18 months of graduation; and

- Successfully complete 12 non-developmental career–technical or academic credit hours in the corresponding articulated postsecondary career–technical program of study.

How MS-CPAS2 will be documented

- The Research and Curriculum Unit of Mississippi State University will provide the State Board for Community and Junior Colleges (SBCJC) a list of all secondary career and technical education (CTE) students scoring at or above the 80 percentile for the articulated programs.
- The SBCJC will forward the list of students eligible for articulated credit to the colleges.

Transcripting of Articulated Credit

- Students must complete 12 non-developmental career–technical or academic credit hours in the articulated postsecondary career–technical program of study before the articulated credit is transcripted.
- No grade will be given on the transcript for articulated courses; only hours granted will be transcripted, thus resulting in no change in quality points.

Time Limit

- MS-CPAS2 scores will be accepted to demonstrate competencies for up to 18 months after high school graduation.

Cost

- No costs will be assessed on hours earned through articulated credit.

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 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.

Referenced throughout the courses of the curriculum are the 21st Century Skills, which were developed by the Partnership for 21st Century Skills, a group of business and education organizations concerned about the gap between the knowledge and skills learned in school and those needed in communities and the workplace. A portion of the 21st Century Skills addresses learning skills needed in the 21st century, including information and communication skills, thinking and problem-solving skills, and interpersonal and self-directional skills. The need for these types of skills has been recognized for some time, and the 21st Century Skills are adapted in part from the 1991 report from the U.S. Secretary of Labor’s Commission on Achieving Necessary Skills (SCANS). Another important aspect of learning and working in the 21st century involves technology skills, and the International Society for Technology in Education, developer of the National Educational Technology Standards (NETS), was a strategic partner in the Partnership for 21st Century Skills.

Each postsecondary program of instruction consists of a program description and a suggested sequence of courses that 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 and junior colleges in reporting students
- Course Abbreviation – A common abbreviation that will be used by all community and junior colleges in reporting students
- Classification – Courses may be classified as the following:
 - 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 that provides academic skills and knowledge directly related to the program area
 - Academic core – An academic course that is required as part of the requirements for an associate’s degree
- Description – A short narrative that 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% of the time allocated to each course. The remaining 25% of each course should be developed at the local district level and may reflect the following:
 - 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 that 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 or revised
 - Activities that implement components of the Mississippi Tech Prep initiative, including integration of academic and vocational–technical skills and course work, school-to-work transition activities, and articulation of secondary and postsecondary vocational–technical programs
 - Individualized learning activities, including work-site learning activities, to better prepare individuals in the courses for their chosen occupational areas
- 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 or junior college has the discretion to select the actual courses that are required to meet this academic core requirement.

- In instances in which 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 or 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 and 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 to 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.

In order to provide flexibility within the districts, individual courses within a framework may be customized by:

- Adding new competencies and suggested objectives.
- Revising or extending the suggested objectives for individual competencies.
- Integrating baseline competencies from associated high school programs.

- Adjusting the semester credit hours of a course to be up 1 hour or down 1 hour (after informing the State Board for Community and Junior Colleges [SBCJC] of the change).

In addition, the curriculum framework as a whole may be customized by:

- Resequencing courses within the suggested course sequence.
- Developing and adding a new course that meets specific needs of industries and other clients in the community or junior college district (with SBCJC approval).
- Utilizing the technical elective options in many of the curricula to customize programs.

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Program Description

The Banking and Finance Technology program is a 2-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 Marketing Education Resource Center. The Finance Cluster Standards were specifically used in the curriculum revision.

Articulation Agreement

An articulation agreement will be developed once the secondary Finance and Accounting program is finalized in the spring of 2010.

Suggested Course Sequence* Banking and Finance Technology

FIRST YEAR

3 sch	Written Communications Elective	3 sch	Approved Elective ^H
3 sch	Microcomputer Applications (BOT 1133)	3 sch	Oral Communications Elective
3 sch	Principles of Banking (BFT 1213)	3 sch	Electronic Spreadsheet (BOT 1813)
3 sch	Related Math Elective**	3 sch	Money and Banking (BFT 1223)
3 sch	Consumer Lending (BFT 1313)	3 sch	Law and Banking Principles (BFT 1233)
		3 sch	Mechanics of Communication (BOT 1713)
<hr style="width: 10%; margin-left: 0;"/>			
15 sch			
		<hr style="width: 10%; margin: 0 auto;"/>	
			18 sch

SECOND YEAR

3 sch	Math/Science Elective	3 sch	Humanities/Fine Arts Elective
3 sch	Principles of Accounting I (ACC 1213)	3 sch	Financial Management (BFT 2533)
3 sch	Bank Teller Operations (BFT 2613)	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)]
3 sch	Approved Elective		
3 sch	Business Policy (BFT 2113)	3 sch	Social/Behavioral Science Elective
3 sch	Business Communication (BOT 2813)	4 sch	Professional Development in Financial Institutions (BFT 2444)
<hr style="width: 10%; margin-left: 0;"/>			
18 sch			
		<hr style="width: 10%; margin: 0 auto;"/>	
			16–17 sch

** Related mathematics 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)

Banking and Finance Math (BFT 1513)

Business Accounting (BOT 1433)

Computerized Accounting (BOT 2413)

Commercial Lending (BFT 1323)

Business Finance (BFT 2523)

Marketing I (MMT 1113)

Personal Finance (BFT 2713)

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 and 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

1. Explain the fundamentals of bank functions and operations. ^{FC1, FC2, BFP 3, BFP 4}
 - a. Describe the three major functions of the commercial bank (deposit, credit, and payments) and know the essential interrelationship of the three. ^(DOK 2)
 - (1) Understand 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 operation 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. ^(DOK 2)
 - (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, and so forth.
 - 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. ^(DOK 2)
 - (1) Explain bank regulations and the purposes of bank examinations.
 - (2) Analyze and present arguments for and against financial deregulation.
2. Understand government regulations pertaining to the finance industry to protect the financial services well-being. ^{FC1}
 - a. Explain federal legislation impacting the finance industry (e.g., Gramm–Leach–Bliley Act, Sarbanes–Oxley Act, Uniform Commercial Code, etc.). ^(DOK 1)

3. Acquire a foundational knowledge of finance and compliance to understand its nature and scope. ^{FC1, FC3}
 - a. Discuss the nature and scope of compliance in the finance industry. ^(DOK 1)
 - b. Discuss the use of technology in compliance (e.g., Electronic Transfer System). ^(DOK 1)
 - c. Explain the role of ethics in banking compliance. ^(DOK 1)
 - d. Discuss trends in the current financial environment (i.e., consolidation, regulatory burden, role of technology, and globalization). ^(DOK 2)
4. Understand financial markets to recognize their importance in business. ^{FC3}
 - a. Describe the role of financial institutions. ^(DOK 1)
 - b. Explain types of financial markets (i.e., money markets and securities market). ^(DOK 1)

STANDARDS

Standards for Banking and Finance

- FC 1 Compliance
- FC 2 Customer Relations
- FC 3 Financial Analysis
- BFP 3 Professional Development
- BFP 4 Risk Management

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)

- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)
- S1 Vowel (short, long)
- S2 Consonant (variant spelling, silent letter)
- S3 Structural Unit (root, suffix)

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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
- CS2 Financial, Economic, Business, and Entrepreneurial Literacy
- CS3 Civic Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation
- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration

CSS3-Information, Media, and Technology Skills

- CS9 Information Literacy
- CS10 Media Literacy
- CS11 ICT Literacy

CSS4-Life and Career Skills

- CS12 Flexibility and Adaptability
- CS13 Initiative and Self-Direction
- CS14 Social and Cross-Cultural Skills
- CS15 Productivity and Accountability
- CS16 Leadership and Responsibility

SUGGESTED REFERENCES

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

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Books

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Choudhry, M. (2010). *The principles of banking: A guide to asset-liability and liquidity management*. Hoboken: John Wiley and Sons, Inc.

Hankey, T. (2010). *The principles of banking*. New York: Nabu Press.

Heffernan, S. (2005). *Modern banking*. Hoboken: John Wiley and Sons Inc.

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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. FC 3, FC 5
2. Analyze structure and reforms in the national banking system. BFP2, IP 3, FC 7
 - a. Describe ways that banking is structured in the U.S. and how this differs from that of most advanced nations. (DOK 1)
 - b. Analyze the reasons that the Federal Reserve System was established. (DOK 2)
3. Analyze the basic functions of money and the nation's money supply. AP 2, AP 3, BSP 4, BSP 5
 - a. Analyze the effect of bank lending on bank reserves and on the nation's money supply. (DOK 1)
 - b. Analyze the factors that determine how much coin and currency are issued. (DOK 1)
 - c. Apply knowledge of the types of money and payment devices used in the U. S. today. (DOK 1)
4. Explain how the Federal Reserve uses its monetary policy to achieve economic balances. FC 3, FC 4, AP 2, AP 3, BSP 3, BSP 4, SIP 2, SIP 3
 - a. Differentiate between monetary and fiscal policy. (DOK 1)
 - b. Analyze the role of banks in the implementation of monetary policy. (DOK 2)
 - c. Describe the concept of the discount function of the Federal Reserve. (DOK 1)
 - d. Judge the effects of Federal Reserve requirements on banks. (DOK 3)
 - e. Analyze the effects of Federal Reserve purchases (or sales) of securities on bank reserves and the nation's money supply. (DOK 2)

STANDARDS

Standards for Banking and Finance

- FC 3 Financial Analysis
- FC 4 Financial Information Management
- FC 5 Product/Service Management
- FC 7 Risk Management
- AP 2 Financial Analysis

AP 3	Information Management
BSP 2	Customer Relations
BSP 4	Information Management
BSP 5	Operations
IP 3	Operations
SIP 3	Operations
SIP 4	Professional Development

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)
- S1 Vowel (short, long)
- S2 Consonant (variant spelling, silent letter)
- S3 Structural Unit (root, suffix)

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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
- CS2 Financial, Economic, Business, and Entrepreneurial Literacy
- CS3 Civic Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation
- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration

CSS3-Information, Media, and Technology Skills

- CS9 Information Literacy
- CS10 Media Literacy
- CS11 ICT Literacy

CSS4-Life and Career Skills

- CS12 Flexibility and Adaptability
- CS13 Initiative and Self-Direction
- CS14 Social and Cross-Cultural Skills
- CS15 Productivity and Accountability
- CS16 Leadership and Responsibility

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Dlablay, L., & Burrow, J. L. (2008). *Business finance*. Mason: South-Western, Cengage Learning.

Rothbard, M. N. (2002). *A history of money and banking in the United States: The Colonial Era to World War II*. Auburn: Ludwig Von Mises Institute.

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

1. Understand banking responsibility to know, abide by, and enforce laws and regulations that affect business and banking operations and transactions. ^{AP 1, BSP 1, IP 1}
 - a. Identify the sources and applications of banking law. ^(DOK 1)
 - b. Distinguish among the types of bankruptcy. ^(DOK 1)
 - c. Illustrate the difference between liquidation and rehabilitation goals of the Bankruptcy Code. ^(DOK 1)
 - d. Distinguish between torts and crimes and their relationship to banking situations. ^(DOK 1)
 - e. Discuss the legal implications of electronic banking. ^(DOK 1)
 - f. Discuss the impact of the Sarbanes–Oxley Act of 2002. ^(DOK 1)
 - g. Discuss state regulations of the banking industry. ^(DOK 1)
 - h. Explain laws and regulations pertaining to business, finance, and insurance. ^(DOK 1)
2. Explain the role of contracts in banking. ^{BFP 1, SIP 1}
 - a. Analyze business contracts to include legal capacity, legal objective, mutual assent, and the need for consideration. ^(DOK 1)
 - b. Describe real and personal property. ^(DOK 1)
 - (1) Distinguish between real property and personal property.
 - (2) Explain the relationship of real property and personal property to lending.
 - (3) Describe regulations and laws governing ownership change transactions.

STANDARDS

Standards for Banking and Finance

AP 1	Business Law
BSP 1	Business Law
BFP 1	Business Law
IP 1	Business Law
SIP 1	Business Law

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
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- CS4 Health Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation
- CS7 Critical Thinking and Problem Solving

- CS8 Communication and Collaboration
- CSS3-Information, Media, and Technology Skills
 - CS9 Information Literacy
 - CS10 Media Literacy
 - CS11 ICT Literacy
- CSS4-Life and Career Skills
 - CS12 Flexibility and Adaptability
 - CS13 Initiative and Self-Direction
 - CS14 Social and Cross-Cultural Skills
 - CS15 Productivity and Accountability
 - CS16 Leadership and Responsibility

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- Ashcroft, J. (2005). *Law for business* (15th ed.). Mason: South-Western, Cengage Learning.
- Bevans, N. R. (2006). *Business law: A hands-on approach*. Clifton Park: Delmar, Cengage Learning.
- Cheeseman, H. (2006). *The essentials of business law*. Upper Saddle River: Prentice Hall.
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Miller, R. L., & Jentz, G. A. (2008). *Business law today: The essentials* (8th ed.). Mason: Thomson.

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)

Prerequisite: None

Competencies and Suggested Objectives

1. Identify and explain consumer credit. ^{BSP 2, BSP 4, BSP 5}
 - a. Outline the history of consumer credit. ^(DOK 1)
 - b. Illustrate the benefits of consumer credit. ^(DOK 1)
 - b. Classify consumer loans according to their characteristics, including closed-end loans, direct loans, indirect lending, and open-end credit. ^(DOK 1)
2. Understand the loan process to determine creditworthiness of customers. ^{BSP 1, BSP 2, BSP 4, BSP 5, BSP 6, BSP 7}
 - a. Interpret the major consumer protection laws. ^(DOK 1)
 - b. Describe the loan application generating process. ^(DOK 1)
 - c. Apply the principles of loan interviewing. ^(DOK 2)
 - c. Explain the credit analysis process. ^(DOK 1)
 - d. Describe factors affecting loan structuring. ^(DOK 1)
 - e. Illustrate the various warning signs of potential credit problems. ^(DOK 1)
 - f. Discuss the six Cs of credit (character, capacity, capital, conditions, collateral, and credit). ^(DOK 1)
 - g. Outline the objectives of credit evaluation. ^(DOK 1)
 - h. Demonstrate the loan documentation and closing process. ^(DOK 1)
 - i. Analyze scenarios to determine the reasons a loan might be declined. ^(DOK 1)
 - j. Discuss the six major credit risks. ^(DOK 1)

STANDARDS

Standards for Banking and Finance

- BSP 1 Business Law
- BSP 2 Customer Relations
- BSP 3 Financial Analysis
- BSP 4 Information Management
- BSP 5 Operations
- BSP 6 Professional Development
- BSP 7 Selling

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
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- CS4 Health Literacy
- CS5 Environmental Literacy

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- CS6 Creativity and Innovation

- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration
- CSS3-Information, Media, and Technology Skills
 - CS9 Information Literacy
 - CS10 Media Literacy
 - CS11 ICT Literacy
- CSS4-Life and Career Skills
 - CS12 Flexibility and Adaptability
 - CS13 Initiative and Self-Direction
 - CS14 Social and Cross-Cultural Skills
 - CS15 Productivity and Accountability
 - CS16 Leadership and Responsibility

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

My FICO. (2010). Retrieved April 26, 2010, from <http://www.myfico.com>

Books

American Institute of Banking. (2009). *Consumer lending* (6th ed.). Washington, DC: American Bankers Association.

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)

Prerequisite: None

Competencies and Suggested Objectives

1. Apply principles of commercial lending. ^{BSP 1, BSP 2, BSP 4, BSP 5, BSP 6, BSP 7}
 - a. Outline the basic organization of a commercial bank. ^(DOK 1)
 - b. Explain the evolution of commercial lending. ^(DOK 1)
 - c. Analyze major legislation that affects commercial lending. ^(DOK 2)
 - d. Apply legal principles to commercial lending. ^(DOK 2)
2. Demonstrate the development of commercial loans. ^{BSP 1, BSP 2, BSP 4, BSP 5, BSP 6, BSP 7}
 - a. Identify the 21st century skills needed to become a successful loan officer. ^(DOK 3)
 - b. Demonstrate the process of accepting or rejecting a loan. ^(DOK 1)
 - c. Explain the process of loan structuring. ^(DOK 1)
 - d. Demonstrate negotiation of a loan during the lending process. ^(DOK 1)
 - e. Explain the importance of loan interviewing and the necessity of a credit investigation. ^(DOK 1)
3. Demonstrate methods for managing the risks involved in commercial lending. ^{BSP 1, BSP 2, BSP 4, BSP 5, BSP 6, BSP 7}
 - a. Demonstrate methods and factors of valuation of collateral. ^(DOK 1)
 - b. Discuss the importance and legal ramifications of loan documentation. ^(DOK 1)
 - c. Discuss how a loan agreement is a source of support for the loan. ^(DOK 1)
 - d. Apply the steps and methods in monitoring a loan. ^(DOK 1)
 - e. Demonstrate the warning signs that indicate an impending problem loan and the process involved in handling a problem loan. ^(DOK 2)

STANDARDS

Standards for Banking and Finance

- BSP 1 Business Law
- BSP 2 Customer Relations
- BSP 3 Financial Analysis
- BSP 4 Information Management
- BSP 5 Operations
- BSP 6 Professional Development
- BSP 7 Selling

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)
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21st Century Skills

CSS1-21st Century Themes

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- CS3 Civic Literacy
- CS4 Health Literacy
- CS5 Environmental Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation

- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration
- CSS3-Information, Media, and Technology Skills
 - CS9 Information Literacy
 - CS10 Media Literacy
 - CS11 ICT Literacy
- CSS4-Life and Career Skills
 - CS12 Flexibility and Adaptability
 - CS13 Initiative and Self-Direction
 - CS14 Social and Cross-Cultural Skills
 - CS15 Productivity and Accountability
 - CS16 Leadership and Responsibility

SUGGESTED REFERENCES

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

Books

American Institute of Banking. (2007). *Commercial lending*. Washington, DC: American
Bankers Association.

Course Name: Professional Development in Financial Institutions

Course Abbreviation: BFT 2444

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. (4 sch: 3-hr lecture).

Prerequisite: None

Competencies and Suggested Objectives	
1.	Demonstrate leadership skills to situations that emulate the business and finance world. ^{FC6, AP 4, BSP 6, BEP 3, IP 4, SIP, 4}
a.	Demonstrate career awareness. ^(DOK 1)
b.	Develop and implement personal goals related to the financial field. ^(DOK 1)
c.	Apply management skills. ^(DOK 3)
d.	Apply ethical business practices to real-world situations. ^(DOK 4)
e.	Create employment documents. ^(DOK 2)
	(1) Construct a resume.
	(2) Compose and format a cover letter.
	(3) Investigate the employment application process.
f.	Categorize examples of appropriate business attire. ^(DOK 1)
g.	Demonstrate personal qualities for employment. ^(DOK 1)
h.	Demonstrate professional qualities for employment. ^(DOK 1)
i.	Demonstrate effective communication for the work environment. ^(DOK 1)
j.	Demonstrate knowledge of telephone systems and good telephone protocol. ^(DOK 1)
k.	Practice appropriate interpersonal relations and teamwork skills. ^(DOK 1)
l.	Create examples of intrinsic and extrinsic motivators. ^(DOK 1)
2.	Develop and present an electronic slide presentation that demonstrates teamwork and leadership skills. ^{FC6, AP 4, BSP 6, BEP 3, IP 4, SIP, 4}

STANDARDS

Standards for Banking and Finance

- FC 1 Compliance
- FC 2 Customer Relations
- FC 3 Financial Analysis
- FC 4 Financial Information Management
- FC 5 Product/Service Management
- FC 6 Professional Development

Postsecondary Banking and Finance Technology

FC 7	Risk Management
AP 1	Business Law
AP 2	Financial Analysis
AP 3	Information Management
AP 4	Professional Development
BSP 1	Business Law
BSP 2	Customer Relations
BSP 3	Financial Analysis
BSP 4	Information Management
BSP 5	Operations
BSP 6	Professional Development
BSP 7	Selling
BFP 1	Business Law
BFP 2	Financial Analysis
BFP 3	Professional Development
BFP 4	Risk Management
IP 1	Business Law
IP 2	Information Management
IP 3	Operations
IP 4	Professional Development
IP 5	Risk Analysis
IP 6	Selling
SIP 1	Business Law
SIP 2	Financial Analysis
SIP 3	Operations
SIP 4	Professional Development
SIP 5	Selling

Related Academic Standards

R1	Interpret Graphic Information (forms, maps, reference sources)
R2	Words in Context (same and opposite meaning)
R3	Recall Information (details, sequence)
R4	Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
R5	Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
M1	Addition of Whole Numbers (no regrouping, regrouping)
M2	Subtraction of Whole Numbers (no regrouping, regrouping)
M3	Multiplication of Whole Numbers (no regrouping, regrouping)
M4	Division of Whole Numbers (no remainder, remainder)
M5	Decimals (addition, subtraction, multiplication, division)
M6	Fractions (addition, subtraction, multiplication, division)

- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
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- CS13 Initiative and Self-Direction
- CS14 Social and Cross-Cultural Skills
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- CS16 Leadership and Responsibility

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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.

Books

Dalton, M., Hoyle, D. G., & Watts, M. W. (2011). *Human Relations* (4th ed.). Mason: South-Western, Cengage Learning.

Course Name: Banking and Finance Math

Course Abbreviation: BFT 1513

Classification: Vocational–Technical Elective

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

Prerequisite: None

Competencies and Suggested Objectives

- | | |
|---|--|
| 1. Perform computations for financial services. | FC 3, AP 2, IP 5, BSP 3, BSP 5, BFP 4, IP 6, SIP 2 |
| a. Solve basic mathematical computations. | (DOK 1) |
| (1) Demonstrate computational skills using whole numbers, fractions, decimals, and percentages. | |
| (2) Solve a variety of real-world-based problems, using computational skills. | |
| b. Apply computational skills to various financial transactions. | (DOK 2) |
| (1) Compute interest and finance charges on the calculator and on a computer-based program. | |
| (2) Calculate and complete payroll and tax deductions. | |
| c. Apply computational skills to personal finance situations. | (DOK 2) |
| (1) Analyze and reconcile a bank statement. | |
| (2) Calculate, compare, and evaluate insurance costs. | |

STANDARDS

Standards for Banking and Finance

FC 3	Financial Analysis
AP 2	Financial Analysis
BSP 3	Financial Analysis
BSP 5	Operations
BFP 4	Risk Management
IP 5	Risk Analysis
IP 6	Selling
SIP 2	Financial Analysis

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)

- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)
- S1 Vowel (short, long)
- S2 Consonant (variant spelling, silent letter)
- S3 Structural Unit (root, suffix)

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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
- CS2 Financial, Economic, Business, and Entrepreneurial Literacy
- CS3 Civic Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation
- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration

CSS3-Information, Media, and Technology Skills

- CS9 Information Literacy
- CS10 Media Literacy
- CS11 ICT Literacy

CSS4-Life and Career Skills

- CS12 Flexibility and Adaptability
- CS13 Initiative and Self-Direction

- CS14 Social and Cross-Cultural Skills
- CS15 Productivity and Accountability
- CS16 Leadership and Responsibility

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Cleaves, C., & Hobbs, M. (2002). *Business math: Brief edition* (6th ed.). Upper Saddle River, NJ: Prentice Hall.

Deitz, J. E., & Southam, J. L. (2009). *Contemporary business mathematics for colleges* (15th ed.). Mason: South-Western Cengage Learning.

Tuttle, M. D. (2001). *Practical business math: An applications approach* (8th ed.). Upper Saddle River, NJ: 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)

Prerequisite: None

Competencies and Suggested Objectives

1. Understand the processes and systems implemented to plan, monitor, and control the day-to-day activities required for continued business functioning. FC 3, FC 4, FC 5, FC7, BSP 4, BSP 5
 - a. Evaluate applicable internal and external decision-making procedures. (DOK 2)
 - b. Understand the management process. (DOK 1)
 - c. Explore the environment of business. (DOK 1)
 - d. Choose and evaluate forms of business ownership. (DOK 2)
 - e. Present solutions to the problems presented. (DOK 3)

STANDARDS

Standards for Banking and Finance

- FC 3 Financial Analysis
- FC 4 Financial Information Management
- FC 5 Product/Service Management
- FC 7 Risk Management
- BSP 4 Information Management
- BSP 5 Operations

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)

- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)
- S1 Vowel (short, long)
- S2 Consonant (variant spelling, silent letter)
- S3 Structural Unit (root, suffix)

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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
- CS2 Financial, Economic, Business, and Entrepreneurial Literacy
- CS3 Civic Literacy
- CS4 Health Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation
- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration

CSS3-Information, Media, and Technology Skills

- CS9 Information Literacy
- CS10 Media Literacy
- CS11 ICT Literacy

CSS4-Life and Career Skills

- CS12 Flexibility and Adaptability
- CS13 Initiative and Self-Direction
- CS14 Social and Cross-Cultural Skills
- CS15 Productivity and Accountability
- CS16 Leadership and Responsibility

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- Center for Financial Training. (2009). *Banking systems*. Mason: South Western Cengage Learning.
- Dblay, L. R., Burrow, J. L., & Kleindl, B. (2009). *Intro to business* (7th ed.). Mason: South-Western, Cengage Learning.
- Pride, W. M., Hughes, R. J., & Kapoor, J. R. (2009). *Business* (10th ed.). Mason: South-Western, Cengage Learning.

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: 3-hr lecture).

Prerequisite: None

Competencies and Suggested Objectives	
1. Plan for business and personal financial management. <small>FC 3, FC 4, FC 7, AP 2, AP 3, BSP3, BSP 4, BSP 5, BFP2, BFP 4, SIP 2, SIP 3</small>	
a. Analyze business and personal financial needs. <small>(DOK 3)</small>	
(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. <small>(DOK 3)</small>	
(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. <small>(DOK 3)</small>	
(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. <small>FC 3, FC 4, FC 7, AP 2, AP 3, BSP3, BSP 4, BSP 5, BFP2, BFP 4, SIP 2, SIP 3</small>	

STANDARDS

Standards for Banking and Finance

FC 3	Financial Analysis
FC 4	Financial Information Management
FC 7	Risk Management
AP 2	Financial Analysis
AP 3	Information Management
BSP 4	Information Management
BSP 5	Operations
BSP 3	Financial Analysis
BFP 2	Financial Analysis
BFP 4	Risk Management
SIP 2	Financial Analysis
SIP 3	Operations

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)
- S1 Vowel (short, long)
- S2 Consonant (variant spelling, silent letter)
- S3 Structural Unit (root, suffix)

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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
- CS2 Financial, Economic, Business, and Entrepreneurial Literacy
- CS3 Civic Literacy
- CS4 Health Literacy
- CS5 Environmental Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation

- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration
- CSS3-Information, Media, and Technology Skills
 - CS9 Information Literacy
 - CS10 Media Literacy
 - CS11 ICT Literacy
- CSS4-Life and Career Skills
 - CS12 Flexibility and Adaptability
 - CS13 Initiative and Self-Direction
 - CS14 Social and Cross-Cultural Skills
 - CS15 Productivity and Accountability
 - CS16 Leadership and Responsibility

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- 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, NJ 07481)

Books

Dlablay, L., & Burrow, J. L. (2008). *Business finance*. Mason: South-Western, Cengage Learning.

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: 3-hr lecture)

Prerequisite: None

Competencies and Suggested Objectives

1. Understand fundamental financial concepts to appropriately manage business finances. ^{FC 3, FC 4, FC 7, AP 2, AP 3, BSP3, BSP 4, BSP 5, BFP2, BFP 4, SIP 2, SIP 3}
 - a. Explain the importance of financial planning. ^(DOK 2)
 - (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. Discuss the nature of depreciation and cash flows. ^(DOK 1)
 - c. Analyze the reasons for borrowing by businesses and individuals. ^(DOK 2)
 - (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.
 - d. Apply interest formulas. ^(DOK 2)
 - (1) Calculate simple interest.
 - (2) Calculate compound interest.
 - e. Apply practical aspects of personal finance. ^(DOK 1)
 - (1) Develop a personal financial plan.
 - (2) Construct an individual retirement plan.
 - (3) Compare various insurance opportunities.
 - f. Explore the capital expenditure decision-making process. ^(DOK 2)
2. Explore cash flow analysis to understand capital expenditure. ^{FC 3, FC 4, FC 7, AP 2, AP 3, BSP3, BSP 4, BSP 5, BFP2, BFP 4, SIP 2, SIP 3}
 - a. Introduce the use of new present value. ^(DOK 1)
3. Understand financial planning in business finance to strive for business goals. ^{FC 3, FC 4, FC 7, AP 2, AP 3, BSP3, BSP 4, BSP 5, BFP2, BFP 4, SIP 2, SIP 3}
 - a. Discuss the financial planning process. ^(DOK 2)
 - b. Discuss the nature of short-term (operating) financial plans. ^(DOK 2)
 - c. Describe the nature of long-term (strategic) financial plans. ^(DOK 2)

STANDARDS

Standards for Banking and Finance

Postsecondary Banking and Finance Technology

FC 3	Financial Analysis
FC 4	Financial Information Management
FC 7	Risk Management
AP 2	Financial Analysis
AP 3	Information Management
BSP 4	Information Management
BSP 5	Operations
BSP 3	Financial Analysis
BFP 2	Financial Analysis
BFP 4	Risk Management
SIP 2	Financial Analysis
SIP 3	Operations

Related Academic Standards

R1	Interpret Graphic Information (forms, maps, reference sources)
R2	Words in Context (same and opposite meaning)
R3	Recall Information (details, sequence)
R4	Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
R5	Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
M1	Addition of Whole Numbers (no regrouping, regrouping)
M2	Subtraction of Whole Numbers (no regrouping, regrouping)
M3	Multiplication of Whole Numbers (no regrouping, regrouping)
M4	Division of Whole Numbers (no remainder, remainder)
M5	Decimals (addition, subtraction, multiplication, division)
M6	Fractions (addition, subtraction, multiplication, division)
M7	Integers (addition, subtraction, multiplication, division)
M8	Percents
M9	Algebraic Operations
A1	Numeration (ordering, place value, scientific notation)
A2	Number Theory (ratio, proportion)
A3	Data Interpretation (graph, table, chart, diagram)
A4	Pre-Algebra and Algebra (equations, inequality)
A5	Measurement (money, time, temperature, length, area, volume)
A6	Geometry (angles, Pythagorean theory)
A7	Computation in Context (whole numbers, decimals, fractions, algebraic operations)
A8	Estimation (rounding, estimation)
L1	Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
L2	Sentence Formation (fragments, run-on, clarity)
L3	Paragraph Development (topic sentence, supporting sentence, sequence)
L4	Capitalization (proper noun, titles)
L5	Punctuation (comma, semicolon)
L6	Writing Conventions (quotation marks, apostrophe, parts of a letter)
S1	Vowel (short, long)
S2	Consonant (variant spelling, silent letter)
S3	Structural Unit (root, suffix)

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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
- CS2 Financial, Economic, Business, and Entrepreneurial Literacy
- CS3 Civic Literacy
- CS4 Health Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation
- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration

CSS3-Information, Media, and Technology Skills

- CS9 Information Literacy
- CS10 Media Literacy
- CS11 ICT Literacy

CSS4-Life and Career Skills

- CS12 Flexibility and Adaptability
- CS13 Initiative and Self-Direction
- CS14 Social and Cross-Cultural Skills
- CS15 Productivity and Accountability
- CS16 Leadership and Responsibility

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. (2010). Retrieved April 26, 2010, from <http://www.consumerfed.org/>

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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.

Books

Dlablay, L., & Burrow, J. L. (2008). *Business finance*. Mason: South-Western, Cengage Learning.

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)

Prerequisite: None

Competencies and Suggested Objectives

1. Understanding the processes and systems implemented to monitor, plan, and control the day-to-day activities required for continued bank teller operations. ^{AP 2, AP 3, BSP 2, BSP 5, BSP 7, SIP 2, SIP 3}
 - a. Explain the different types of transactions tellers perform on a daily basis. ^(DOK 1)
 - b. Demonstrate proper setup and use of the cash drawers and coin vault. ^(DOK 1)
 - c. Employ proper customer service procedures. ^(DOK 1)
 - d. Demonstrate loss prevention procedures. ^(DOK 1)
 - g. Explain procedures for detecting and reporting counterfeit currency and mutilated currency and coin. ^(DOK 1)
 - h. Discuss the secure handling of checks and check-handling procedures. ^(DOK 1)
 - i. Use precautionary measures to detect check fraud. ^(DOK 1)
 - j. Discuss the elements and role of a bank security program. ^(DOK 1)

STANDARDS

Standards for Banking and Finance

- AP 2 Financial Analysis
- AP 3 Information Management
- BSP 2 Customer Relations
- BSP 5 Operations
- BSP 7 Selling
- SIP 2 Financial Analysis
- SIP 3 Operations

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)

Postsecondary Banking and Finance Technology

- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)
- S1 Vowel (short, long)
- S2 Consonant (variant spelling, silent letter)
- S3 Structural Unit (root, suffix)

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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
- CS2 Financial, Economic, Business, and Entrepreneurial Literacy
- CS3 Civic Literacy
- CS4 Health Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation
- CS7 Critical Thinking and Problem Solving
- CS8 Communication and Collaboration

CSS3-Information, Media, and Technology Skills

- CS9 Information Literacy
- CS10 Media Literacy
- CS11 ICT Literacy

CSS4-Life and Career Skills

- CS12 Flexibility and Adaptability
- CS13 Initiative and Self-Direction

- CS14 Social and Cross-Cultural Skills
- CS15 Productivity and Accountability
- CS16 Leadership and Responsibility

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- Capes, R. (1995). *Today's teller: Developing basic skills*. Washington, DC: American Bankers Association.
- Consumer Federation of America. (2010). Retrieved April 26, 2010, 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.

Course Name: Personal Finance

Course Abbreviation: BFT 2713

Classification: Vocational–Technical Elective

Description: This course provides students with a basic understanding of personal finance so that students may properly manage their own financial affairs. This course will enable students to understand and practice the principles of money management, consumer credit, savings, investments, taxation, and consumer protection. (3 sch: 3-hr lecture)

Prerequisite: None

Competencies and Suggested Objectives	
1. Develop financial goals and plans.	FC 3, FC 4, FC 5, FC 7, AP 2, AP 3, BSP 3, BSP 4, BFP 2, BFP 4, IP 2, SIP 2
a. Understand that financial goals and plans will change during life phases.	(DOK 1)
b. Practice measuring your financial goals, and develop a plan.	(DOK 1)
2. Manage money and spending effectively.	FC 3, FC 4, FC 5, FC 7, AP 2, AP 3, BSP 3, BSP 4, BFP 2, BSP 4, IP 2, SIP 2
a. Understand credit and debt.	(DOK 1)
3. Define financial terms and processes.	FC 3, FC 4, FC 5, FC 7, AP 2, AP 3, BSP 3, BSP 4, BFP 2, BSP 4, IP 2, SIP 2
4. Understand taxes and the basics of savings, investments, insurance, and retirement.	FC 3, FC 4, FC 5, FC 7, AP 2, AP 3, BSP 3, BSP 4, BFP 2, BSP 4, IP 2, SIP 2
5. Employ basic banking knowledge and skills.	FC 3, FC 4, FC 5, FC 7, AP 2, AP 3, BSP 3, BSP 4, BFP 2, BSP 4, IP 2, SIP 2
a. Describe the process of opening a checking and savings account and other bank services.	(DOK 1)
b. Describe types of loans and credit.	(DOK 1)
c. Understand consumer protection laws.	(DOK 1)

STANDARDS

Standards for Banking and Finance

FC 3	Financial Analysis
FC 4	Financial Information Management
FC 5	Product/Service Management
FC 7	Risk Management
AP 2	Financial Analysis
AP 3	Information Management
BSP 3	Financial Analysis
BSP 4	Information Management
BFP 2	Financial Analysis
BFP 4	Risk Management
IP 2	Information Management
SIP 2	Financial Analysis

Related Academic Standards

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)
- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations
- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)
- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)
- S1 Vowel (short, long)
- S2 Consonant (variant spelling, silent letter)
- S3 Structural Unit (root, suffix)

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21st Century Skills

CSS1-21st Century Themes

- CS1 Global Awareness
- CS2 Financial, Economic, Business, and Entrepreneurial Literacy
- CS3 Civic Literacy
- CS4 Health Literacy

CSS2-Learning and Innovation Skills

- CS6 Creativity and Innovation
- CS7 Critical Thinking and Problem Solving

- CS8 Communication and Collaboration
- CSS3-Information, Media, and Technology Skills
 - CS9 Information Literacy
 - CS10 Media Literacy
 - CS11 ICT Literacy
- CSS4-Life and Career Skills
 - CS12 Flexibility and Adaptability
 - CS13 Initiative and Self-Direction
 - CS14 Social and Cross-Cultural Skills
 - CS15 Productivity and Accountability
 - CS16 Leadership and Responsibility

SUGGESTED REFERENCES

Consumer Federation of America. (2010). Retrieved April 26, 2010, from <http://www.consumerfed.org/>

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

Books

Ryan, J. S. (2010). *Managing your personal finances*. Mason: South-Western, Cengage Learning.

Course Name: Special Project in Banking and Finance Technology

Course Abbreviation: 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)]

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. (3-4 sch: 3-hr lecture)

Prerequisite: Approval of instructor

Competencies and Suggested Objectives
<p>1. Demonstrate skills needed to be a viable member of the financial institution or industry workforce.</p> <ul style="list-style-type: none"> a. Apply skills developed in financial course work. (DOK 4) b. Practice good human relations skills. (DOK 4) c. Assume responsibility for good work habits. (DOK 4) d. Display appropriate appearance for each work environment. (DOK 4) e. Employ thinking skills that include creative thinking, decision making, problem solving, reasoning, and specific tasks/skills to be mastered in the program. (DOK 4)
<p>2. Develop and present an electronic slide presentation related to an assigned topic in the field of banking and finance.</p>

STANDARDS

Standards for Banking and Finance

Standards for Banking and Finance will vary based on individual projects students are assigned to complete.

Related Academic Standards

Related Academic Standards will vary based on individual projects students are assigned to complete.

21st Century Skills

21st Century Skills will vary based on individual projects students are assigned to complete.

SUGGESTED REFERENCES

References and resources vary based on individual projects students are assigned to complete.

Recommended Tools and Equipment

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, and 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)
5. Bank teller curriculum software

NON-CAPITALIZED ITEMS

1. Financial calculator (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. Digital camera
6. Financial calculator

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

1. Copier
2. TV/VCR/DVD
3. Electronic white board

Assessment

Blueprint

This program is assessed using the MS-CPAS2. The blueprint summary contains the competencies that are measured when assessing this program. Competencies are grouped into clusters, and a weight is given to each cluster to determine the number of items needed from each cluster. The numbers of C1s and C2s (item difficulty levels) are also indicated on the blueprint.

Please visit <http://info.rcu.msstate.edu/services/curriculum.asp> to download the blueprint that accompanies this curriculum.

Appendix A: Standards for Banking and Finance¹

Finance Core

FC 1 Compliance

Understand business's responsibility to know, comply with, and enforce laws and regulations that affect financial business operations and transactions.

FC 2 Customer Relations

Understand the techniques and strategies used to foster positive, ongoing relationships with customers.

FC 3 Financial Analysis

Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.

FC 4 Financial Information Management

Understand tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate financial information to assist business decision making.

FC 5 Product/Service Management

Understand the concepts and processes needed to obtain, develop, maintain, and improve a product or service mix in response to market opportunities.

FC 6 Professional Development

Understand concepts, tools, and strategies used to explore, obtain, and develop in a business career.

FC 7 Risk Management

Understand risk management strategies and techniques used to minimize business loss.

Accounting Pathway

AP 1 Business Law

Understand business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions.

AP 2 Financial Analysis

Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.

AP 3 Information Management

Understand tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist business decision making.

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AP 4 Professional Development

Understand concepts, tools, and strategies used to explore, obtain, and develop in an accounting career.

Banking Services Pathway**BSP 1 Business Law**

Understand business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions.

BSP 2 Customer Relations

Understand the techniques and strategies used to foster positive, ongoing relationships with customers.

BSP 3 Financial Analysis

Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.

BSP 4 Information Management

Understand tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist business decision making.

BSP 5 Operations

Understand the processes and systems implemented to monitor, plan, and control the day-to-day activities required for continued business functioning.

BSP 6 Professional Development

Understand concepts, tools, and strategies used to explore, obtain, and develop in a banking services career.

BSP 7 Selling

Understand the concepts and actions needed to determine client needs and wants and respond through planned, personalized communication that influences purchase decisions and enhances future business operations.

Business Finance Pathway**BFP 1 Business Law**

Understand business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions.

BFP 2 Financial Analysis

Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.

BFP 3 Professional Development

Understand concepts, tools, and strategies used to explore, obtain, and develop in a business finance career.

BFP 4 Risk Management

Understand risk management strategies and techniques used to minimize business loss.

Insurance Pathway**IP 1 Business Law**

Understand business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions.

IP 2 Information Management

Understand tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate information to assist business decision making.

IP 3 Operations

Understand the processes and systems implemented to monitor, plan, and control the day-to-day activities required for continued business functioning.

IP 4 Professional Development

Understand concepts, tools, and strategies used to explore, obtain, and develop in an insurance career.

IP 5 Risk Analysis

Understand techniques and strategies used to gather, access, and evaluate the risk posed by potential insurance clients.

IP 6 Selling

Understand the concepts and actions needed to determine client needs and wants and respond through planned, personalized communication that influences purchase decisions and enhances future business opportunities.

Securities and Investments Pathway**SIP 1 Business Law**

Understand business's responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions.

SIP 2 Financial Analysis

Understand tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.

SIP 3 Operations

Understand the processes and systems implemented to monitor, plan, and control the day-to-day activities required for continued business functioning.

SIP 4 Professional Development

Understand concepts, tools, and strategies used to explore, obtain, and develop in a securities and investments career.

SIP 5 Selling

Understand the concepts and actions needed to determine client needs and wants and respond through planned, personalized communication that influences purchase decisions and enhances future business opportunities.

Appendix B: Related Academic Standards²

Reading

- R1 Interpret Graphic Information (forms, maps, reference sources)
- R2 Words in Context (same and opposite meaning)
- R3 Recall Information (details, sequence)
- R4 Construct Meaning (main idea, summary/paraphrase, compare/contrast, cause/effect)
- R5 Evaluate/Extend Meaning (fact/opinion, predict outcomes, point of view)

Mathematics Computation

- M1 Addition of Whole Numbers (no regrouping, regrouping)
- M2 Subtraction of Whole Numbers (no regrouping, regrouping)
- M3 Multiplication of Whole Numbers (no regrouping, regrouping)
- M4 Division of Whole Numbers (no remainder, remainder)
- M5 Decimals (addition, subtraction, multiplication, division)
- M6 Fractions (addition, subtraction, multiplication, division)
- M7 Integers (addition, subtraction, multiplication, division)
- M8 Percents
- M9 Algebraic Operations

Applied Mathematics

- A1 Numeration (ordering, place value, scientific notation)
- A2 Number Theory (ratio, proportion)
- A3 Data Interpretation (graph, table, chart, diagram)
- A4 Pre-Algebra and Algebra (equations, inequality)
- A5 Measurement (money, time, temperature, length, area, volume)
- A6 Geometry (angles, Pythagorean theory)
- A7 Computation in Context (whole numbers, decimals, fractions, algebraic operations)
- A8 Estimation (rounding, estimation)

Language

- L1 Usage (pronoun, tense, subject–verb agreement, adjective, adverb)
- L2 Sentence Formation (fragments, run-on, clarity)
- L3 Paragraph Development (topic sentence, supporting sentence, sequence)
- L4 Capitalization (proper noun, titles)
- L5 Punctuation (comma, semicolon)
- L6 Writing Conventions (quotation marks, apostrophe, parts of a letter)

Spelling

- S1 Vowel (short, long)
- S2 Consonant (variant spelling, silent letter)
- S3 Structural Unit (root, suffix)

² CTB/McGraw-Hill LLC. (2005). *Tests of adult basic education, forms 9 and 10*. Monterey, CA: Author.

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Appendix C: 21st Century Skills³

CSS1-21st Century Themes

CS1 Global Awareness

1. Using 21st century skills to understand and address global issues
2. Learning from and working collaboratively with individuals representing diverse cultures, religions, and lifestyles in a spirit of mutual respect and open dialogue in personal, work, and community contexts
3. Understanding other nations and cultures, including the use of non-English languages

CS2 Financial, Economic, Business, and Entrepreneurial Literacy

1. Knowing how to make appropriate personal economic choices
2. Understanding the role of the economy in society
3. Using entrepreneurial skills to enhance workplace productivity and career options

CS3 Civic Literacy

1. Participating effectively in civic life through knowing how to stay informed and understanding governmental processes
2. Exercising the rights and obligations of citizenship at local, state, national, and global levels
3. Understanding the local and global implications of civic decisions

CS4 Health Literacy

1. Obtaining, interpreting, and understanding basic health information and services and using such information and services in ways that enhance health
2. Understanding preventive physical and mental health measures, including proper diet, nutrition, exercise, risk avoidance, and stress reduction
3. Using available information to make appropriate health-related decisions
4. Establishing and monitoring personal and family health goals
5. Understanding national and international public health and safety issues

CS5 Environmental Literacy

1. Demonstrate knowledge and understanding of the environment and the circumstances and conditions affecting it, particularly as relates to air, climate, land, food, energy, water, and ecosystems.
2. Demonstrate knowledge and understanding of society's impact on the natural world (e.g., population growth, population development, resource consumption rate, etc.).
3. Investigate and analyze environmental issues, and make accurate conclusions about effective solutions.
4. Take individual and collective action toward addressing environmental challenges (e.g., participating in global actions, designing solutions that inspire action on environmental issues) .

CSS2-Learning and Innovation Skills

CS6 Creativity and Innovation

1. Think creatively.

³ *21st century skills*. (n.d.). Washington, DC: Partnership for 21st Century Skills.

2. Work creatively with others.
3. Implement innovations.

CS7 Critical Thinking and Problem Solving

1. Reason effectively.
2. Use systems thinking.
3. Make judgments and decisions.
4. Solve problems.

CS8 Communication and Collaboration

1. Communicate clearly.
2. Collaborate with others.

CSS3-Information, Media, and Technology Skills

CS9 Information Literacy

1. Access and evaluate information.
2. Use and manage information.

CS10 Media Literacy

1. Analyze media.
2. Create media products.

CS11 ICT Literacy

1. Apply technology effectively.

CSS4-Life and Career Skills

CS12 Flexibility and Adaptability

1. Adapt to change.
2. Be flexible.

CS13 Initiative and Self-Direction

1. Manage goals and time.
2. Work independently.
3. Be self-directed learners.

CS14 Social and Cross-Cultural Skills

1. Interact effectively with others.
2. Work effectively in diverse teams.

CS15 Productivity and Accountability

1. Manage projects.
2. Produce results.

CS16 Leadership and Responsibility

1. Guide and lead others.
2. Be responsible to others.