



Banking Services

Career Cluster	Finance
Course Code	
Prerequisite(s)	None
Credit	0.5
Graduation Requirement	No
Program of Study and Sequence	Cluster Courses -- Personal Finance – Banking Services – Principles of Selling and Advertising – Advanced Cluster Courses -- Capstone Experience
Student Organization	FBLA, DECA
Coordinating Work-Based Learning	
Industry Certifications	
Dual Credit or Dual Enrollment	
Teacher Certification	
Resources	

Course Description:

This course explores the fundamental principles and practices of banking and credit in the United States giving an overview of the concepts of banking services including the following: money and banking, customer service, lending fundamentals, banking regulations for handling financial transactions, and basic compliance regulations.

Program of Study Application

Banking Services is the first course in the Finance cluster, Banking pathway. This course is a prerequisite for the remaining pathway courses of Advanced Accounting and Specialized Accounting.

Course Standards

BNKS Indicator 1: Describe laws and regulations to manage business operations and transactions in the banking services industry.

<i>Webb Level</i>	<i>Sub-Indicator</i>	<i>Integrated Content</i>
Level 1: Recall	<p>BNKS 1.1 Understand a compliance program and how it protects the company's well-being.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Explain the elements of a compliance program. • Discuss functional areas of a compliance audit. 	<p>http://www.mckinsey.com/business-functions/risk/our-insights/a-best-practice-model-for-bank-compliance</p>
Level 2: Skill/Concept	<p>BNKS 1.2 Describe regulations and ethical practices governing banking services.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Discuss e-compliance issues in banking services. • Discuss state and federal regulation of lending functions. • Discuss federal regulation of operations functions in banking services. • Discuss the responsibilities of regulatory agencies that oversee the banking industry. • Describe the process for implementing regulatory changes. • Describe provisions of bankruptcy law. 	<p>http://www.federalreserve.gov/bankinforeg/reglisting.htm</p>

Notes:

Indicator 2: Understand how to create and maintain positive, ongoing relationships with banking customers.

<i>Webb Level</i>	<i>Sub-indicator</i>	<i>Integrated Content</i>
Level 1: Recall	BNKS 2.1 Understand how to develop positive relationships with customers to enhance company image. Examples: <ul style="list-style-type: none">• Discuss the importance of meeting and exceeding customer expectations.• Describe the relationships that institutions providing banking services have with their communities.	
Level 3: Strategic Thinking	BNKS 2.2 Manage a profitable investment portfolio to build customer relationships. Examples: <ul style="list-style-type: none">• Select customers for portfolios using established criteria.• Develop portfolio criteria that support the institution's business goals.	

Notes:

Indicator 3: Manage the use of financial resources to enhance banking performance.

<i>Webb Level</i>	<i>Sub-indicator</i>	<i>Integrated Content</i>
Level 2: Skill/Concept	<p>BNKS 3.1. Describe the manner in which banks generate profit.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Explain measures banks have taken to ensure profitability. 	
Level 4: Extended Thinking	<p>BNK 3.2. Utilize financial formulas commonly used in banking to determine the growth and stability of banking services.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Explain key ratios/terms in banking. • Compute key banking calculations (e.g., interest, annual percentage rate, etc.) • Explain the CAMELS rating system (Capital adequacy, Asset quality, Management administration, Earnings, Liquidity and Sensitivity to market risk). 	<p>https://support.office.com/en-us/article/Financial-functions-reference-5658d81e-6035-4f24-89c1-fbf124c2b1d8?ui=en-US&rs=en-US&ad=US</p>

Notes:

Indicator 4: Understand banking technology.

<i>Webb Level</i>	<i>Sub-indicator</i>	<i>Integrated Content</i>
Level 4: Extended Thinking	BNKS 4.1. Utilize banking technology to increase workplace efficiency and effectiveness. Examples: <ul style="list-style-type: none">• Discuss the impact of technology on the banking industry.• Utilize word processing, spreadsheets, e-mails, scanning and other technologies to produce required banking documents.	http://smallbusiness.chron.com/employee-productivity-efficiency-calculations-841.html

Notes:

Indicator 5: Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.

<i>Webb Level</i>	<i>Sub-indicator</i>	<i>Integrated Content</i>
Level 2: Skill/Concept	<p>BNKS 5.1. Describe how bank security programs minimize chance for loss.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Discuss procedures for the secure handling of cash. • Discuss the secure handling of checks. • Explain procedures for detecting and reporting counterfeit currency. • Describe crimes to which a bank could fall victim (e.g., fraud, robbery, phishing, etc.). • Discuss the elements and role of a bank security program. • Describe the nature of business continuity plans. 	
Level 2: Skill/Concept	<p>BNKS 5.2. Describe the loan application process to determine creditworthiness of customers.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Describe the loan application generating process. • Explain the process of credit analysis. • Describe factors affecting loan pricing and loan structuring. 	<p>http://www.freddiemac.com/singlefamily/docs/Step-by-Step-Mortgage-Guide-English.pdf</p>
Level 2: Skill/Concept	<p>BNKS 5.3. Discuss real estate lending and servicing.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Discuss the involvement of financial institutions in the real estate industry. • Explain approaches to real estate lending. • Describe the functions and responsibilities of the loan servicing department. 	<p>http://www.occ.gov/publications/publications-by-type/comptrollers-handbook/cre.pdf</p>
Level 2: Skill/Concept	<p>BNKS 5.4. Discuss problem loan management.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Explain correct procedures, as appropriate, for problem loans. 	<p>http://pdf.usaid.gov/pdf_docs/Pnadj936.pdf</p>

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Indicator 6: Determine client needs and wants

<i>Webb Level</i>	<i>Sub-indicator</i>	<i>Integrated Content</i>
Level 2: Skill/Concept	BNKS 6.1 Describe sales techniques to acquire new business. Examples: <ul style="list-style-type: none">• Describe the importance of selling in the banking industry.• Cross-sell banking products and services.• Demonstrate the relationship-selling process.• Assist a customer in the opening of an account.• Call on small business clients.• Interpret loan terms for a client.• Describe the nature of event-based selling.• Plan a sales campaign.	

Notes:

Indicator 7: Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.

<i>Webb Level</i>	<i>Sub-indicator</i>	<i>Integrated Content</i>
Level 2: Skill/Concept	<p>BNKS 7.1. Describe the importance of ethical practices in the banking industry.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Discuss ethical issues in the banking industry. • Discuss the fiduciary role of banks. • Describe bank policies that pertain to fiduciary activities. 	
Level 1: Recall	<p>BNKS 7.2. Identify the nature and scope of types of banking institutions.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Describe the nature of the national banking system. • Explain the role of central banks. • Describe the nature of retail banking. • Explain the nature of investment banking. • Explain the nature of financial services companies (universal banks). • Discuss the role of credit unions. • Explain the role of savings and loan associations. • Discuss the role of the World Bank Group in international financial assistance. • Explain the nature of government agencies that provide financing to businesses (e.g., Export-Import Bank of the United States, Small Business Administration, etc.). 	
Level 3: Strategic Thinking	<p>BNKS 7.3. Acquire knowledge of banking processes and services.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Describe the nature of banking processes. • Describe types of banking services. • Discuss retail bank products and services. • Explain business bank products and services. • Describe basic teller performance standards. • Discuss the nature of loan products. • Describe trust services available to customers. 	
Level 2: Skill/Concept	<p>BNKS 7.4. Describe roles and responsibilities in banking services.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Explain the role and responsibilities of administrative careers in banking services. • Describe the role and responsibilities of executive/managerial careers in banking services. 	

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