

CURRICULUM OVERVIEW

Banking Services

Career and Technical Education Series



Table of Contents

BANKING SERVICES CAREERS COURSE OVERVIEW..... 1
UNIT 1: DESCRIPTION OF THE BANKING INDUSTRY 2
UNIT 2: BANK PERFORMANCE 2
UNIT 3: BANK PRODUCTS 2
UNIT 4: CUSTOMER RELATIONSHIPS 2
UNIT 5: BANKING AND CONSUMERS 3
UNIT 6: COURSE PROJECT, REVIEW, AND EXAM 3

Banking Services Careers Course Overview

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

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

- **Unit 1: Description of the Banking Industry:** Unit 1 familiarizes students with an overview of the entire banking industry, starting with the history of money in the United States. The discussion begins with The Federal Reserve System. The Federal Reserve System is the central bank of the United States and is responsible for a variety of tasks and oversight for the banking industry. In addition, Unit 1 focusses on the different types of financial institutions and will compare and contrast the competition in the banking industry. State- and federally chartered banks and savings banks and credit unions will be discussed.
- **Unit 2: Bank Performance:** Unit 2 introduces students to bank performance and the financial information that is disseminated to the stakeholders of the organization. In addition, the laws and regulations that oversee the required release of financial information are also discussed. Bank performance can relate to the profitability of the bank and also the customer reviews of the banks. Students will learn the areas that banks are rated and how they are compared to their competitors. Of course, both performance ratings will impact the bottom line, as customer service is directly linked to banks' profitability.
- **Unit 3: Bank Products:** Unit 3 introduces different products that are offered by banks. These products include deposit account products and also different lending options. Because banks offer almost the same products, it is important to understand what the products are and how each can be used to enhance one's personal finances. In addition, this unit will discuss e-banking and how the Internet and technology have transformed the banking industry.
- **Unit 4: Building Customer Relationships:** Unit 4 demonstrates how banks develop customer relationships. Gaining new customers and retaining their current customers are both essential to the success of banks. Through personal financial planning, bankers are able to help customers reach their financial goals and gain loyal customers along the way. In addition, by being involved in the communities they serve, banks create an image of caring about the people and community that they serve. Both are important areas for building relationships and gaining long-term customers.
- **Unit 5: Banking and Consumers:** Unit 5 introduces the different roles of bank employees and explains the basic products and services that banks offer. Employees provide an important link to the customers they serve and must have a working knowledge of bank procedures, an understanding of products and services, and the skills to provide this information to the consumers. Understanding the products and services that are offered is essential for all employees. The employees have an important role in educating the customers about what services and products are available and which ones would benefit them the most in their financial goals and daily lives.

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

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

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

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

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

(*) Indicates alternative assignment