

Banking Services Careers (August 2020)		Scope and Sequence
Unit	Lesson	Objectives
DESCRIPTION OF THE BANKING INDUSTRY		
Overview of the Federal Reserve System		
		Define money and analyze how it works.
		Connect the development of the banking industry with the history of the United States.
		Identify different banking eras in US history.
		Understand the purpose and role of the Federal Reserve System in the banking industry.
		Explain how the monetary policy plays a role in the economy.
		Compare and contrast the parties within the banking industry.
The Money Supply and Monetary Policy		
		Examine the national money supply.
		Analyze how the money supply impacts inflation, interest and economic growth.
		Describe and reflect on their personal money supply.
		Identify the three main methods that the Federal Reserve can increase or tighten the money supply.
		Demonstrate their knowledge of the Federal Reserve tools in manipulating the money supply, using a game simulating the economy.
Project: Fed Decision Making		
Banking Regulations and Oversight		
		Examine regulatory processes and supervision in the banking industry.
		Explore CAMELS ratings and learn how banks are rated.
		Connect laws, regulations, and supervision.
Project: Factors of a CAMELS Rating		
Overview of Bank Charters		

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Define banking as a business.

Construct the information needed to establish a bank.

Research a potential customer base.

Compare market locations.

Discriminate between leading banks.

**State-Chartered Versus
Federally-Chartered Banks**

Define the dual banking system.

Describe the history of the dual banking system in the United States.

Identify the three federal-agencies regulating and overseeing federally chartered banks.

Compare state-and federally-chartered banks changing charters over time.

Distinguish differences and advantages between state- and federal-chartered banks.

Examine the steps in a charter application.

Discriminate between state and federal banks.

Project: Open a New Bank**Credit Unions**

Explore the history of credit unions.

Discern between state- and federal-chartered credit unions.

Compare charters, regulations, and assets of banks and credit unions.

Discover additional career options in businesses that support credit unions.

Project: Compare and Contrast**Test****BANK PERFORMANCE**

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Overview of Bank Performance

Examine the process of collecting information on the banking industry.

Identify the agencies collecting and distributing information.

Distinguish between purposes and types of information collected.

Utilize the FFIEC Uniform Bank Performance Report data.

Explore FDIC reports on bank performance.

Compare national and state bank performance data.

Specific Criteria for Measuring Bank Performance

Examine key factors in performance.

Compute return on assets and return on equity.

Distinguish tangible common equity from tangible assets.

Describe asset quality and collateral.

Apply performance knowledge to an audited financial statement.

Project: Bank Analysis

Customers and Bank Performance and Profitability

Discover bank satisfaction consulting surveys.

Define customer satisfaction criteria.

Compare regional results for customer satisfaction.

Analyze trends over several years.

Contrast survey participant-based perspectives.

Apply customer satisfaction categories to their local banks (in the project assignment task).

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	Project: Bank Ranking Analysis	
	Overview of Financial Reports	
		Justify the need for financial reporting and tracking.
		Identify the major regulatory agencies.
		Characterize levels of information and access to it.
		Describe the reports the Federal Reserve requires.
		Identify reports that are confidential.
		Explore reports available to the public.
	Project: Reviewing a Federal Reserve Report	
	Income Statements and Balance Sheets	
		Compare income statements and balance sheets.
		Classify and describe the parts of a balance sheet.
		Identify users and uses of financial reports.
		Order the elements of an income statement.
	Reporting Financial Information	
		Explore the importance of financial reporting and define anti-money laundering reporting's important role.
		Discover a growing career field in financial intelligence investigation and anti-money laundering.
		Identify the important role financial reporting plays in monitoring compliance and risk vulnerabilities.
		Examine the role of FinCEN in banking regulations.
		Evaluate the legal history of AML.
		Compare fraud and anti-money laundering.
		Track a SAR report through resolution.

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Define consulting firms serving AML reporting.

Describe educational paths toward a career in anti-money laundering investigations.

Project: Investigating Bank Violations

Test

BANK PRODUCTS

Checking Accounts

Define checking.

Discover the history of checking.

Learn the roots of double entry accounting.

Explore United States stabilization and regulation of checking.

Compare early and present day checks and identify the improvements in safety and security.

Connect the role of clearinghouses in the check cashing process.

Follow a check from deposit through debit.

Evaluate the options of different types of checks available.

Project: Checking Account Comparison

Savings Operations

Define savings and savings options.

Identify types of deposits and analyze what is insured.

Classify personal accounts.

Compare savings options.

Distinguish negotiable orders of withdrawals from demand deposit accounts.

Explore Individual retirement arrangements and Educational Savings Accounts.

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	Project: Research Savings Options	
	Banks and Technology	
		Define online-only banking, online banking, traditional banking, and mobile banking.
		Discover account management tools.
		Compare methods to move money online.
		Explore personal financial accounting methods.
		Discriminate among online banking, mobile banking, and banking by phone.
		Identify ways that emerging technology may challenge future banking regulations and operations.
	Project: Bank Comparisons	
	Overview of Lending Products	
		Define loans and credit, including open-end and closed-end credit.
		Explore three categories of lending products: individuals' loans, commercial loans, and mortgages.
		Discover different lending products.
		Compare terms, rates, risks, and options of lending products.
	The Lending Process	
		Explore the history and distribution of credit scores.
		Define the financial categories that comprise credit scores.
		Describe the roles of the three credit bureaus and how consumers can access their credit scores.
		Characterize good credit scores.
		Identify the stages of the loan process, including application and pre-approval, shopping for loans, loan processing, pre-closing tasks, loan servicing, and managing payments.
	Project: Research a Loan	
	Finding the Right Loan and Bank to Meet	

Unit Lesson**Objectives**

Your Needs

Determine which approach to take for researching loans.

Articulate lenders' and borrowers' initial positions when approaching loans.

Interpret market niches.

Compare loans and the long-term costs of loans.

Identify issues of equity and how they impact the value of a loan.

Project: Find the Best Loan

Test

CUSTOMER RELATIONSHIPS

Overview of Personal Financial Planning

Define financial planning.

Identify financial advisor specializations.

Explore licensing and training requirements for financial planners.

Describe financial services.

Discover business relationships between financial planning firms and banks.

Characterize broker-dealer firms.

Predict emerging changes in financial services.

Examine education paths to and compensation for financial planners.

Analyze career satisfaction for financial planners.

Services Offered by Banks

Illustrate the need for financial planning.

Identify steps to take in checking and savings for financial management.

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Discriminate between financial advisors and financial planners.

Summarize the process of financial planning.

Compare government-insured investments with uninsured investment products.

Project: Financial Planning Services

Technology, Personal Financial Planning,
and Customer Retention

Discover emerging technologies that banks are using for extending and automating customer service.

Identify do-it-yourself investment services.

Explore personal financial software.

Discuss safety issues in banking using technology.

**Project: Explore Personal Finance
Software****Overview of CSR**

Define corporate social responsibility (CSR).

Identify departments generating, implementing, and overseeing CSR.

What is the importance of CSR.

Describe CSR in action.

Match CSR and education.

Analyze CSR planning.

Explore CSR training.

Plan preparation needed for CSR employment.

Project: Researching CSR

Being Involved to Increase Profitability

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		Describe the roots of CSR.
		Compare CSR models from different countries.
		Identify trends in CSR.
		Analyze case studies.
	Designing the CSR Program	
		Identify CSR in big banks.
		Interpret how CSR informs bank processes.
		Discover how CSR helps in a crisis.
	Project: CSR Investigation	
	Test	
BANKING AND CONSUMERS		
	The Role of Bank Employees	
		Identify the general organizational structure of banks.
		Describe the five teller functions.
		Distinguish between general and individual ledger functions.
		Discover the four major executive functions.
		Summarize the role of Human Resources.
	Project: What Do Bank Employees Do?	
	Bank Employees and their Customers	
		Summarize the importance of customer service in banking.
		Compare customer service scenarios.
		List responsibilities and qualities of effective customer service supervisors.

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		Describe responsibilities and qualities of effective customer service representatives.
		Evaluate the pros and cons of customer service jobs.
		List customer service aspects in other banking jobs.
	Project: New Bank Customer Service Code	
	Building Relationships and Earning a Profit	
		Identify profitable customers.
		Summarize the history of customer relationship management.
		Discover customer segmenting, lifetime value, and relationship management.
		Classify customers using the customer pyramid.
		Analyze the profit in customer retention.
	Career Opportunities	
		Analyze potential growth and salary ranges for banking positions.
		Compare job experience at different kinds of banking institutions.
		Explore the job of systems analyst.
		Distinguish types of banking software.
		Evaluate job satisfaction for a back-room job.
	Project: Exploring Careers in a Bank	
	Skills, Experience, and Education	
		Discover the history of career interest inventories.
		Identify the Holland code categories.
		Examine the US Department of Labor's Occupational Information Network database.

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Compare personal experience to research data.

Project: Job Research

Bank Career Trends

Define trends in banking and banking careers.

Locate unemployment and employment statistics.

Identify government agencies that report bank trends.

Discover additional sources for researching bank trends.

Analyze some current trends.

Test

COURSE PROJECT, REVIEW, AND EXAM

Review

Exam