

COURSE OUTLINE**Course:** 20272 BANKING & FINANCIAL OCCUPATIONS**Total Course Hours:** 360.00**CBEDS Title:** FINANCIAL SERVICES**CBEDS #:** 4103**Job Title(s):**

Teller, New Accounts Representative, Proof Operator, Loan Clerk

Prerequisites:

16 or a junior in H.S.

Course Description:

Students receive classroom instruction to learn bank teller skills, effective marketing and cross selling of products/services. They are taught how to maintain and reconcile an account through monthly statements, identify and compare types of consumer credit, complete loan applications and explain guidelines of responsible use of consumer credit. Confidentiality and superior customer service is emphasized. Integrated throughout the course are Academic and CTE standards, which include safety, communication, technology, ethics, career planning and other employability skills.

| Hours | |
|-------|-----|
| Class | OJT |

Occupational Competencies

1-7 on the Course Outline are generic to all BVROP courses and include the BVROP Student Outcomes

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|-------|------|----------|---|--|
| 5.00 | | 1 | <u>ORIENTATION</u> | <ul style="list-style-type: none"> A Identifies and discusses course objectives and competencies. B Discusses ROP Student Outcomes. C Explains class attendance and behavior objectives. |
| 5.00 | 5.00 | 2 | <u>HEALTH, SAFETY AND ENVIRONMENTAL MANAGEMENT</u> | <ul style="list-style-type: none"> A Describes accident procedure. B Demonstrates appropriate safety practices (e.g. bending, lifting, etc.). C Demonstrates knowledge of classroom procedures and drills (e.g. earthquake, fire and emergency). |
| 5.00 | 5.00 | 3 | <u>ETHICS AND LEGAL RESPONSIBILITIES</u> | <ul style="list-style-type: none"> A Defines sexual harassment and discusses tactics for handling harassment situations. B Applies appropriate workplace behavior and standards. C Identifies compliance/regulations standards for the banking industry. |
| 10.00 | 5.00 | 4 | <u>LEADERSHIP AND TEAMWORK</u> | <ul style="list-style-type: none"> A Describes the characteristics and benefits of teamwork and leadership. B Demonstrates ability to make appropriate decisions. C Works well with others and gives/takes constructive criticism. |
| 20.00 | 3.00 | 5 | <u>CAREER PLANNING</u> | <ul style="list-style-type: none"> A Prepares a finished, professional portfolio showing the best work that has been completed during the class. B Locates job opportunities through the use of want-ads and placement agencies. C Visits at least one facility related to area of training and observes jobs performed. D Completes a job application correctly. E Prepares for and critiques a simulated employment interview. F Discusses employee benefits and rights as related to the specific occupational job area including gender equity and equal opportunity. G Identifies acceptable procedures to leave a job. H Applies for a scholarship. I Completes a professional resume. J Demonstrates appropriate personal grooming and dress. |

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|-------|-----|
| Hours | |
| Class | OJT |

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|-------|------|
| 10.00 | 5.00 |
|-------|------|
- 6 COMMUNICATION**
A Uses effective workplace conversation.
B Reads and interprets written information and directions.
C Practices various forms of written communication appropriate to the occupation.
- | | |
|------|------|
| 5.00 | 5.00 |
|------|------|
- 7 STUDENT OUTCOMES**
A Demonstrates Occupational Specific, Communication and Critical Thinking Skills
B Demonstrates Responsible Work Ethics
C Demonstrates Career/Employment Literacy
D Demonstrates Effective Use of Technology
- | | |
|-------|-------|
| 25.00 | 30.00 |
|-------|-------|
- 8 INTERNAL OPERATIONS/NEW ACCOUNTS**
A Explains products; demonstrates the ability to effectively market and cross-sell services.
B Explains various types of accounts available and account ownership form.
C Demonstrates procedures for accepting and verifying signatures and identifications.
D Simulation - opens a new account
- | | |
|-------|-------|
| 10.00 | 15.00 |
|-------|-------|
- 9 INSTRUMENTS AND FORMS**
A Identifies various types of checks, parts of check, endorsements, regularity.
B Prepares deposit and withdrawal slips, other internal forms - their parts and proper use.
- | | |
|-------|-------|
| 25.00 | 32.00 |
|-------|-------|
- 10 TELLER PROCEDURES/PRINCIPLES AND SIMULATION**
A Utilizes industry related computer software.
B Processes and prepares commercial and savings deposits and withdrawals, cash checks, receive loan payments, audit ATM transactions.
C Accurately maintains and balances a cash drawer.
D Operates a ten-key.
- | | |
|-------|-------|
| 10.00 | 15.00 |
|-------|-------|
- 11 STATEMENTS/BOOKKEEPING**
A Processes inquiries on account balances, verification of deposit, etc.
B Processes stop payment requests.
C Maintains a checking account through a monthly statement.
D Recognizes conditions of accounts; stops, holds, cautions, etc.
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|------|-------|
| 5.00 | 10.00 |
|------|-------|
- 12 CENTRALIZED PROCESSING**
A Reviews statements, fraud detections and signature samples.
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|------|------|
| 5.00 | 5.00 |
|------|------|
- 13 SAFE DEPOSIT**
A Knows procedures for opening, closing, and maintaining safe deposit boxes.
- | | |
|-------|-------|
| 20.00 | 20.00 |
|-------|-------|
- 14 CONSUMER FINANCE**
A Identifies types of loans available.
B Completes basic steps of lending process/application, processing and dispersing.
C Explains guidelines of responsible use of consumer credit.
D Demonstrates application of interest calculation methods.
- | | |
|-------|-------|
| 20.00 | 25.00 |
|-------|-------|
- 15 CUSTOMER RELATIONS AND SALES**
A Identifies principles and applications for establishing and maintaining good customer relationships.
B Identifies and applies basic sales approaches.
C Creates a pleasant atmosphere for selling.
D Determines customer need.
E Identifies features and benefits fo saving bonds

TOTAL HOURS

| Class | OJT | Course |
|--------|--------|--------|
| 180.00 | 180.00 | 360.00 |