

Financial Services

Syllabus



Teacher:	KRobinson	
Credit:	1	
Meets:	4 th and 5 th period	
KCTCS:	BMO 020	060311

Course Description & Mission

Financial Services I involves operating a student financial center in cooperation with a sponsoring bank. The sponsoring bank provides an employee who works as a consultant to the students. Banking and financial concepts are applied as students assume various positions in the bank.

The Wildcat Exchange will be the student's first and best opportunity to learn and experience personal financial responsibility. Every student participating in our banking program will receive the best financial service available in high school banking.

Purpose

The purpose of the Wildcat Exchange is to educate students on *financial literacy*. Course enrollment also provides a learning opportunity for students to explore finance as a career.

Students enrolled in Finance I and/or Finance II become "employees" in an authentic learning environment. Students function in roles typical of most banking institutions such as: Loan officer, accountant, public relations, and customer service. Students learn firsthand the value and costs of financial responsibility. Personal financial discipline is a goal established for all students, faculty, and staff.

Goals

- Educate student bankers and the student body on financial responsibility.
- Serve the student body, faculty, and staff with professionalism, a positive attitude, honesty and integrity.
- To gain knowledge and experience that will be beneficial when students enter the workforce and utilize bank services.

Confidentiality

Confidentiality of bank operations, bankers, and its customers are of the utmost importance and any breach of that confidentiality shall not be tolerated.

Students, or anyone else, involved with the Wildcat Exchange who discloses confidential information concerning the bank, bankers, or its present or past customers without authorization may face a range of disciplinary actions. Ex. Loss of

participation points, detention, ACP, suspension, etc.

<p style="text-align: center;">Skills</p> <p style="text-align: center;">Standards</p>	<p style="text-align: center;">Core Content</p> <p style="text-align: center;">For Assessment</p>
<p style="text-align: center;"><u>ADMINISTRATIVE SUPPORT SERVICES SKILL STANDARDS</u></p> <p><u>AA—Apply Math and Financial Skills</u></p> <p>AA 001-Add, subtract, multiply, and divide with the use of a calculator</p> <p>AA 002-Add, subtract, multiply, and divide without the use of a calculator</p> <p>AA 004-Balance bank statements with checkbook</p> <p><u>AB—Demonstrate Effective Written Skills</u></p> <p>AB 003-Write copy to be keyed</p> <p>AB 005-Use correct spelling, punctuation, and grammar</p> <p>AB 006-Write with accuracy, brevity, and clarity</p> <p><u>OC—Apply Math and Financial Skills</u></p> <p>OC 002-Prepare bank deposits</p> <p><u>OF—Demonstrate Basic Computer Skills</u></p> <p>OF 001-Key documents</p> <p>OF 002-Insert a graphic in a document</p> <p>OF 006-Print information</p> <p>OF 008-Revise existing documents</p> <p style="text-align: center;"><u>FINANCIAL SERVICES SKILL STANDARDS</u></p> <p><u>AA—Apply Math Skills</u></p> <p>AA 001-Sort and count currency and coins by denominations.</p> <p>AA 002-Add, subtract, multiply, divide</p> <p>AA 003-Calculate percentages and rates</p> <p>AA 004-Compute simple and compound interest</p>	<p style="text-align: center;"><u>PRACTICAL LIVING/ VOCATIONAL STUDIES</u></p> <p>PL-HS-3.1.2—<i>Students will compare products & services based on various factors to consider when making consumer decisions. (DOK 3)</i></p> <p>PL-HS-3.1.3—<i>Students will explain why various factors that influence consumer decisions, such as peer pressure, impulses, desire for status and advertising techniques are influential. (DOK 2)</i></p> <p>PL-HS-3.2.1—<i>Students will apply financial management practices, including budgeting, banking, savings and investments and credit and explain their importance in achieving short & long-term goals. (DOK 3)</i></p> <p>PL-HS-4.1.1—<i>Students will analyze and evaluate why people need to work and how a person’s career choice impacts life long earning potential, career opportunities and job satisfaction.</i></p> <p>PL-HS-4.1.2—<i>Students will identify and explain how job and career opportunities vary at the local, state and national levels and how components of the Individual Learning Plan (ILP) can be a valuable resource for career research, selection, and preparation.</i></p> <p>PL-HS-4.1.3—<i>Students will describe academic & non-academic benefits acquired from a range of education and training options and interpret ways education & training can impact life-long earning potential and future career opportunities. (DOK 3)</i></p> <p>PL-HS-4.1.4—<i>Students will analyze information from a variety of sources and explain how the information can be used to develop career goals in an Individual Learning Plan (ILP) (DOK 3)</i></p>

AB—Demonstrate Listening, Oral, & Written Communication Skills

AB 001-Demonstrate listening skills

AB 002-Follow oral/written instructions

AB 003-Use correct spelling, punctuation, and grammar

AC—Use Problem Solving Techniques

AC 001-Identify problems

AC 002-Identify opportunities for applying problem-solving techniques

AC 003-Use ideas and procedures to communicate, reason, and solve problems

AC 004-Apply a system of problem solving and implement solutions

AD—Apply Generally Accepted Accounting Principles

AD 001-Understand and apply the accounting equation.

AD 002-Define general accounting terms.

AD 003-Document and reconcile results of math calculations

AD 004-Apply the concepts of maintaining a checkbook and reconciling a bank statement

AD 005-Identify the components of a negotiable instrument

AE—Possess Knowledge of Bank Products and Services

AE 001-Define credit and credit terms

AE 002-Complete credit forms and applications

AE 003-Possess general knowledge of the following:

- A. Checking
- B. Savings
- C. Loans
- D. Certificates of Deposit
- E. Investments
- F. IRAs
- G. Customer Services
- H. Trust Services
- I. ATMs
- J. Credit/Debit Cards

AE 004-Understand the Federal Reserve System

AE 005-Understand the role of FDIC.

AE 006-Describe the check clearing system.

AF—Discuss Financial Service Careers

PL-HS-4.1.5—Students will analyze and evaluate a variety of resources that could be used to determine advantages and disadvantages of various occupations.

PL-HS-4.1.6—Students will identify and describe supporting documentation that would be needed for the career portfolio/Individual Learning Plan (ILP):

- Business Letters
- Assessment Data
- Resume
- Certifications/Awards
- Samples of Work
- Records of Work Experiences
- Transcripts

PL-HS-4.1.7—Students will compare post-secondary options that would be the most appropriate preparation for a specific career path.

PL-HS-4.2.1—Students will identify individual work habits/ethics and explain their importance in the workplace. (DOK 2)

PL-HS-4.2.2—Students will describe team skills and evaluate the role of team skills in today's workplace. (DOK 3)

PL-HS-4.3.1—Students will describe how job market changes have resulted from scientific advancements and the increased use of technology in the global economy.

PL-HS-4.3.2—Students will explain the purposes of technology tools and analyze how these impact productivity in homes, schools, and jobs. (DOK 3)

PL-HS-4.3.3—Students will explain and apply skills that are used to seek, obtain, and change jobs/careers and postsecondary opportunities:

- Conducting a Job Search
- Writing Letters
- Networking
- Completing an Application
- Securing a Letter of Reference
- Preparing a Resume
- Applying Interview Techniques
- Using Proper Procedures when Changing Jobs. (DOK 3)

READING

RD-12-1.0.2—Students will make predictions based on what is read.

RD-12-1.0.3—Students will formulate questions to guide reading.

RD-12-1.0.4—Students will interpret the meaning of jargon, dialect or specialized vocabulary found in a passage.

AF 001-Define entry-level banking positions.

AF 002-Identify applicable skills for positions.

AF 003-Identify training needs for positions.

AF 004-Recognize organizational structure.

EA—Understand Interpersonal Relationships

EA 001-Match employee responsibilities to employer expectations.

EA 002-Define discrimination, harassment, and equity.

EA 003-Exhibit non-discriminatory behavior.

EA 004-Maintain confidentiality and sensitivity of company information

EA 005-Identify possible actions that may lead to customer dissatisfaction

EA 006-Identify the relationship between customer satisfaction and company success.

EA 007-Interpret, clarify, and follow directions.

EA 008-Communicate with internal and external customers.

EB—Exhibit Work Ethic

EB 001-Implement responsibility of job position including exhibiting dependability and meeting organizationally defined expectations.

EB 002-Assume responsibility for productivity, decisions, and actions.

EB 003-Display enthusiasm and confidence about work and learning tasks.

EB 004-Dress appropriately and maintain personal hygiene.

EB 005-Act in a polite and respectful way toward co-workers.

EB 006-Complete tasks in an accurate and timely manner.

EB 007-Adhere to established company rules, regulations, and policies.

EB 008-Accept constructive criticism.

EB 009-Work with minimal supervision.

EB 010-Identify and practice good ethical behavior.

EB 011-Differentiate between good and poor business ethics.

EB 012-Explain the importance of a business' reputation.

EB 013-Exhibit ability to handle stress.

EC—Demonstrate Effective Team Skills

EC 001-Recognize the difference between a team-oriented workplace and a conventional workplace

EC 002-Identify the characteristics of a diverse workplace..

RD-12-2.0.3—*Students will apply the information contained in a passage to accomplish a task/procedure or to answer questions about a passage.*

RD-12-2.0.6—*Students will explain the main ideas of a passage and identify the key ideas or information that support them.*

RD-12-2.0.7—*Students will make inferences, draw conclusions or make generalizations based on evidence from a passage.*

RD-12-3.0.7—*Students will analyze or evaluate the use of supporting details as they relate to the author's message.*

RD-12-4.0.1—*Students will evaluate the content or make connections as it applies to students' lives (text-to-self), real-world issues (text-to-world) or other texts (text-to-text).*

SOCIAL STUDIES

SS-HS-3.2.2—*Students will describe economic institutions such as corporations, labor unions, banks, stock markets, cooperatives and partnerships.*

SS-HS-3.2.3—*Students will explain how, in a free enterprise system, individuals attempt to maximize their profits based on their role in the economy. (DOK 2)*

SS-HS-3.3.2—*Students will describe how specific financial and non-financial incentives often influence individuals differently.*

SS-HS-3.3.3—*Students will explain how the level of competition in a market is largely determined by the number of buyers and sellers.*

SS-HS-3.3.4—*Students will explain how laws and government mandates have been adopted to maintain competition in the United States and in the global marketplace.*

WRITING

WR-HS-1.1.3—*In transactive writing, students will:*

- *communicate as an informed writer to provide new insight through informing, persuading or analyzing.*
- *develop an effective angle to achieve a justifiable purpose.*
- *justify what the reader should know, do or believe as a result of reading the piece.*
- *apply characteristics of the selected form for an intentional effect.*
- *sustain a suitable tone.*
- *allow voice to emerge when appropriate.*

WR-HS-1.2.0—Idea Development/ Sup-port: *Students will support main ideas and deepen*

EC 003-Understand team concepts

EC 004-Identify various group processes and components of group dynamics

EC 005-Apply facilitation skills in group setting

OA—Exhibit Keyboarding/Data Entry Skills

OA 001-Demonstrate proficient speed and accuracy in use of 10-key.

OA 002-Demonstrate proficient speed and accuracy in use of a keyboard.

OA 003-Establish a good habit of proofreading

OB—Utilize Software Applications

OB 001-Produce documents integrating current word processing, database, and spreadsheet files

OB 002-Create worksheets using spreadsheet commands, functions, and formulas.

OB 003-Understand or utilize electronic mail services.

OC—Perform Clerical Duties

OC 001-Maintain a calendar of appointments.

OC 002-Maintain customer/client files

OC 003-Process, sort, and distribute postal and inter-office mail.

OC 004-Distribute literature to customers and prospects.

OC 006-Prepare agenda for a meeting.

OC 007-Demonstrate proper telephone etiquette.

OC 008-Use proper etiquette when greeting customers and co-workers.

OD—Demonstrate Time Management Skills

OD 001-Schedule and follow work priorities.

OD 002-Organize workstation and space.

OD 003-Order and maintain inventory of forms and supplies.

OD 004-Assist others in performing tasks

OD 005-Work with budgetary constraints.

OD 006-Practice time management skills

OE—Demonstrate Marketing Skills

OE 001-Develop and utilize cross-selling skills

the audience's under-standing of purpose by:

- **developing logical, justified and suitable explanations**
- **providing relevant elaboration**
- **explaining related connections or reflections**
- **applying idea development strategies appropriate to the form (DOK 4)**

WR-HS-2.3.0—Organization: Students will create unity and coherence to accomplish the focused purpose by:

- **engaging the audience**
- **establishing a context for reading when appropriate**
- **communicating ideas and support in a meaningful order**
- **applying transitions and transitional elements to guide the reader through the piece**
- **developing effective closure (DOK 3)**

WR-HS-2.3.3—In transactive writing, students will:

- *establish a context for reading*
- *apply the accepted format of the genre*
- *develop an appropriate text structure to achieve a purpose*
- *arrange ideas and details in a logical, meaningful order by using a variety of transitions or transitional elements between ideas and details to guide the reader*
- *apply effective paragraphing*
- *incorporate text features when appropriate*
- *create effective conclusions*

WR-HS-2.4.0—Sentence Structure: Students will create effective sentences by:

- **applying a variety of structures and lengths**
- **maintaining parallel structure**
- **developing complete and correct sentences unless using unconventional structures for an intentional effect when appropriate (DOK 3)**

WR-HS-2.4.3—In transactive writing, students will:

- *develop complete, concise sentences or apply unconventional structures for an intentional effect when appropriate*
- *maintain parallel structure*

WR-HS-3.5.0—Language: Students will exemplify effective language choices by:

- **applying correct grammar and usage**
- **applying concise use of language**
- **incorporating strong verbs, precise nouns, concrete detail and sensory details**
- **applying language appropriate to the content, purpose and audience (DOK 2)**

OE 002-Utilize resources available to answer customer questions in person or by telephone.

OE 003-Greet and assist customers.

OE 004-Outline and deliver oral presentations.

OF—Practice Safety and Security Procedures

OF 001-Know the importance of securing cash and cash items.

OF 002-Identify valid currency.

OF 003-Recognize potential risk customers.

OF 004-Be attentive and aware of your surroundings.

OF 005-Understand the importance of audits and regulations.

OG—Perform Banking Operations

OG 001-Open, close, and reconcile teller stations.

OG 002-Understand debits & credits.

OG 003-Verify cash transactions

OG 004-Provide customers with their account information.

OG 005-Reconcile accounts with statements.

OG 006-Verify interest on accounts.

OG 007-Prepare customer deposit slips.

OG 008-Prepare cash in and cash out tickets.

OG 009-Process cash and checks for deposit.

OG 010-Process check with cash return for deposit.

OG 011-Recognize negotiable instruments.

OG 012-Process savings withdrawals.

OG 013-Receive loan applications.

OG 014-Process loan requests.

OG 015-Accept loan payments

OG 016-Understand the loan collection process.

WR-HS-3.5.3—*In transactive writing, students will:*

- *adhere to standard guidelines for grammar and usage*
- *apply precise word choice*
- *incorporate the specialized vocabulary of the discipline/content appropriate to the purpose and audience*

MATH

MA-HS-1.2.1—*Students will estimate solutions to problems with real numbers in both real-world and mathematical problems, and use the estimations to check for reasonable computational results*

MA-HS-1.3.1—*Students will solve real-world and mathematical problems to specified accuracy levels by simplifying expressions with real numbers involving addition, subtraction, multiplication, division, absolute value, integer exponents, roots, and factorials.*

MA-HS-5.1.1—*Students will identify multiple representations of functions in real-world or mathematical problems. (DOK 2)*

MA-HS-5.1.2—*Students will identify, relate and apply representations of a piecewise function from mathematical or real-world information.*

Expectations and Grading

Your grade will be based on the following:

- Attitude (25% of grade)
- Quality of Work (25% of grade)
- Initiative (15% of grade)
- Participation (15% of grade)
- KOSSA or Final (20% of grade)

You will be expected to arrive to the bank or classroom on time.

You will be expected to remain in your assigned area (cafeteria, bank room, etc.) at all times, unless you have permission to be elsewhere.

You will be expected to do all necessary banking activities for the day before given permission to work on other things, such as homework, study for tests, etc.

You will be expected to be courteous to the other banking employees and to our customers.

Remember, you are a team. Please don't talk about one another to other students.

You will be expected to follow all rules of the handbook, including cell phones.

Consequences may include break detention, ACP referral, or even removal from the banking class.



I have read and understand the Financial Services syllabus.

Student's name (printed) _____

Student's name (signed) _____ Date _____

Parent/Guardian's name (signed) _____ Date _____