# Scope & Sequence

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| Course Name: Banking and Financial Services **TSDS PEIMS Code:** 13016300 | | | **Course Credit:** .5  **Course Requirements:** Grade Placement 10-12.  **Prerequisites:** None.  **Recommended Prerequisite:** Principles of Business, Marketing, and Finance. |
| **Course Description:**In Banking and Financial Services, students will develop knowledge and skills in the economic, financial, technological, international, social, and ethical aspects of banking to become competent employees and entrepreneurs. Students will incorporate a broad base of knowledge that includes the operations, sales, and management of banking institutions to gain a complete understanding of how banks function within society. | | | |
| **NOTE:** This is a suggested scope and sequence for the course content. This content will work with any textbook or instructional materials. If locally adapted, make sure all TEKS are covered. | | | |
| **Total Number of Periods**  **Total Number of Minutes**  **Total Number of Hours** | 88 Periods  3,960 Minutes  66 Hours\* | \*Schedule calculations based on 175/180 calendar days. For 0.5 credit courses, schedule is calculated out of 88/90 days. Scope and sequence allows additional time for guest speakers, student presentations, field trips, remediation, extended learning activities, etc. | |
| **Unit Number, Title, and Brief Description** | **# of Class Periods\***  (assumes 45-minute periods)  Total minutes per unit | **TEKS Covered**  **130.186. (c) Knowledge and skills** | |
| **Unit 1: Professional Standards**  Students will begin the course by learning and discussing effective oral and written communication skills, problem-solving skills, professional standards, integrity, and the importance of a strong work ethic. Students will demonstrate their understanding of these skills and professional standards as they participate in classroom activities, discussions, and/or in workplace vignettes/scenarios. As a culminating activity for the unit, student teams will discuss, describe, and/or present summaries of effective communication and problem-solving skills, and instructor expectations regarding classroom activities, integrity, and attention to detail in task/assignment completion. Students will continue to develop and demonstrate effective communication and problem-solving skills throughout the course. | 5 periods  225 minutes | (1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:  (A) demonstrate effective oral and written communication skills;  (C) demonstrate an understanding of integrity and strong work ethic;  (D) demonstrate attention to detail in completed assignments; and  (E) demonstrate effective problem solving. | |
| **Unit 2: Money and Financial Institutions**  Students will learn, demonstrate, and explain the role of banking in modern society, the history and use of gold and silver standards in monetary policy, the evolution of money and banking in the U.S. economy, and the role and operation of the Federal Reserve Bank. Students will create and/or use graphs, diagrams, text, and/or other representations to compare and contrast types of financial institutions. Students will be given multiple opportunities to learn and discuss these topics and to demonstrate their understanding in classroom activities, discussions, projects, and/or presentations. | 10 periods  450 minutes | (2) The student evaluates the role of banking in the modern economy. The student is expected to:  (A) outline the evolution of money and banking in the U.S. economy;  (B) explain the operation of the Federal Reserve Bank and its role in the economy;  (C) outline and analyze the history and the impact of the use of the gold or silver standard in monetary policy;  (D) compare and contrast the types of financial institutions such as commercial banks, savings and loan associations, credit unions, investment banks, financial services companies, and mortgage companies;  (E) discuss the role of the World Bank Group in international financial assistance; and  (F) explain the nature of government agencies that provide financing to businesses such as the Export-Import Bank of the United States and the Small Business Administration. | |
| **Unit 3: Banking Processes, Products, and Services**  Students will first learn and discuss banking processes, services, products, and performance standards, then create and/or use graphs, diagrams, text, and/or other representations to explain and describe these banking processes, services, products, and performance standards in classroom activities and/or presentations. | 15 periods  675 minutes | (3) The student acquires knowledge of banking processes and services. The student is expected to:  (A) describe the nature of banking processes;  (B) describe the types of banking services;  (C) discuss retail bank products and services;  (D) explain business bank products and services;  (E) describe basic teller performance standards;  (F) discuss the nature of loan products; and  (G) discuss trust services available to customers. | |
| **Unit 4: Customer Service**  Students will be given multiple opportunities to learn and discuss client needs and wants and to demonstrate their understanding and communication skills in classroom activities, discussions, projects, and workplace vignettes/scenarios, and/or presentations. Students will also learn and explain how to open a new account, describe loan terms, cultivate positive relationships with customers, and meet or exceed customer expectations. | 10 periods  450 minutes | (1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:  (A) demonstrate effective oral and written communication skills;  (5) The student determines client needs and wants and responds through planned, personalized communication to influence purchase decisions and enhance future business opportunities in banking services. The student is expected to:  (B) explain the process of opening a new account; and  (C) describe loan terms for a client.  (8) The student investigates ways to create and maintain positive, ongoing relationships with banking customers in order to enhance the organization's image. The student is expected to:  (A) explain ways to cultivate positive relationships with customers to enhance company image; and  (B) discuss the importance of meeting and exceeding customer expectations. | |
| **Unit 5: Methods, Ratings, and Trends**  Students will be given multiple opportunities to learn and discuss bank loss prevention measures, the role of the Federal Reserve System in banking operations and cash-handling procedures, how to analyze the underwriting of loan applications, and problem loan management. Students will demonstrate their understanding and simulate daily cash processing activities as well as describe loss prevention procedures in classroom activities, discussions, projects, workplace vignettes/scenarios, and/or presentations. | 10 periods  450 minutes | (1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:  (B) perform numerical and arithmetic applications;  (6) The student simulates the day-to-day activities within a banking organization in order to ensure secure operations. The student is expected to:  (A) describe bank loss prevention measures such as procedures for the secure handling of cash and checks; detecting and reporting counterfeit currency; developing business continuity plans; and preventing crimes to which a bank could fall victim such as fraud, robbery, and phishing;  (B) discuss the role of the Federal Reserve System in banking operations and cash-handling procedures;  (C) simulate daily cash processing activities such as processing damaged and mutilated currency and coin, ordering and depositing currency, depositing checks, handling differences in cash received and deposited, and transporting cash;  (D) analyze the underwriting of loan applications to determine credit worthiness of customers, including credit analysis, and factors affecting loan pricing and structuring; and  (E) discuss the nature of problem loan management. | |
| **Unit 6: Laws, Regulations, and Compliance**  Students will learn, explain, and discuss laws and regulations used to manage business operations and transactions in the banking services industry. Students will also create and/or use examples, diagrams, text, and/or other representations to explain the responsibilities of regulatory agencies, compliance programs and audits, and e-compliance issues. Students will also demonstrate their understanding of federal regulations in classroom activities and/or scenarios. | 13 periods  585 minutes | (7) The student describes laws and regulations used to manage business operations and transactions in the banking services industry. The student is expected to:  (A) explain the elements of a compliance program;  (B) discuss functional areas of a compliance audit;  (C) analyze a compliance plan;  (D) discuss federal regulations of lending and operations functions in banking services, including the ethical and social aspects of those regulations;  (E) discuss e-compliance issues in banking services; and  (F) discuss the responsibilities of regulatory agencies that oversee the banking industry. | |
| **Unit 7: Roles, Responsibilities, and Requirements**  Students will identify, explain, and describe the roles and responsibilities of administrative, executive, and managerial careers in banking services. Students will identify and describe the importance and types of selling in the banking industry, and the relationships that banks and other institutions providing banking services have with their communities. Students will investigate and discuss ways to create and maintain positive, ongoing relationships with banking customers and enhance their organization's image. | 10 periods  450 minutes | (4) The student describes the roles and responsibilities in banking services, including educational requirements. The student is expected to:  (A) explain the role and responsibilities of administrative careers in banking services; and  (B) describe the role and responsibilities of executive and managerial careers in banking services.  (5) The student determines client needs and wants and responds through planned, personalized communication to influence purchase decisions and enhance future business opportunities in banking services. The student is expected to:  (A) describe the importance of selling in the banking industry, including cross-selling and relationship selling.  (8) The student investigates ways to create and maintain positive, ongoing relationships with banking customers in order to enhance the organization's image. The student is expected to:  (C) describe the relationships that institutions providing banking services have with their communities. | |
| **Unit 8: Profits, Formulas, and Calculations**  Students will identify, perform, and explain various numerical and arithmetic applications required for careers in the banking industry. Students will use diagrams, text, and/or other representations to explain financial formulas commonly used in banking as well as to explain ways banks generate profit. Students will also demonstrate their understanding of financial formulas and calculations in classroom activities and/or occupational task scenarios. | 15 periods  675 minutes | (1) The student demonstrates professional standards/employability skills as required by business and industry. The student is expected to:  (B) perform numerical and arithmetic applications;  9) The student maintains, monitors, controls, and plans the use of financial resources to enhance banking performance. The student is expected to:  (A) describe the manner in which banks generate profit and explain measures they take to ensure profitability; and  (B) use financial formulas commonly used in banking to aid in the growth and stability of banking services, including key ratios and banking calculations such as interest and annual percentage rate, capital adequacy, asset quality, management administration, earnings, liquidity, and sensitivity to market risk. | |