# Banking & Finance Course No. 12101 Credit: 0.5

|  |  |  |  |
| --- | --- | --- | --- |
| **Student name:**  |  | **Graduation Date:** |  |

Pathways and CIP Codes:Business Finance (52.0801) - Financial Institutions & Service Strand

Course Description: **Application Level:** Banking courses are like Banking and Finance courses, but they focus, specifically on banking. These courses may also address examining and applying the methods used for measuring the financial performance of banks in addition to examining specialized brokerage products, current issues, and future trends in banking.

Directions:The following competencies are required for full approval of this course. Check the appropriate number to indicate the level of competency reached for learner evaluation.

**RATING SCALE:**

4. Exemplary Achievement: Student possesses outstanding knowledge, skills or professional attitude.

3. Proficient Achievement:Student demonstrates good knowledge, skills or professional attitude. Requires limited supervision.

2. Limited Achievement:Student demonstrates fragmented knowledge, skills or professional attitude. Requires close supervision.

1. Inadequate Achievement:Student lacks knowledge, skills or professional attitude.

0. No Instruction/Training:Student has not received instruction or training in this area.

## Benchmark 1: DEMONSTRATE A COMPREHENSIVE UNDERSTANDING OF THE FUNDAMENTALS OF FINANCE AND BANKING, INCLUDING ETHICAL CONSIDERATIONS AND KEY TERMINOLOGY.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 1.1 | Discuss the fundamentals of finance and banking. |  |
| 1.2 | Describe the nature of business finance and banking. |  |
| 1.3 | Discuss the role of ethics in coporate finance and banking. |  |
| 1.4 | Discuss business ethics. |  |
| 1.5 | Define key vocabulary in banking/finance. |  |
| 1.6 | Describe the components of a well-governed company. |  |

## Benchmark 2: Describe laws and regulations for corporate finance transactions and business operations.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 2.1 | Describe regulations governing corporate finance. |  |
| 2.2 | Explain laws and regulations pertaining to business finance. |  |
| 2.3 | Describe regulations and laws governing ownership change transactions. |  |
| 2.4 | Discuss the impact of the U.S. Securities and Finance on business finance. |  |
| 2.5 | Describe the relationship of corporate governance and corporate finance. |  |
| 2.6 | Discuss coporate governance issues in business finance. |  |

## Benchmark 3: DESCRIBE LAWS AND REGULATIONS FOR THE BANKING SERVICES INDUSTRY.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 3.1 | Describe regulations governing banking services. |  |
| 3.2 | Discuss electronic issues in banking services. |  |
| 3.3 | Discuss federal regulation of lending functions. |  |
| 3.4 | Discuss federal regulation of operations functions in banking services. |  |
| 3.5 | Discuss the responsibilities of regulatory agencies that oversee the banking and finance industry. |  |
| 3.6 | Describe the provisions of bankruptcy law. |  |
| 3.7 | Discuss the role of the Federal Reserve System in banking operations. |  |

## Benchmark 4: UNDERSTAND PRINCIPles OF FINANCIAL ANALYSIS.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 4.1 | Describe the manner in which banks generate profit. |  |
| 4.2 | Explain measures banks have taken to ensure profitability. |  |
| 4.3 | Utilize financial formulas commonly used in banking to aid in the growth and stability of banking services. |  |
| 4.4 | Discuss the nature of relevant cash flow analysis. |  |
| 4.5 | Calculate key ratios in banking. |  |
| 4.6 | Explain the nature of the payback period. |  |
| 4.7 | Calculate the payback period. |  |
| 4.8 | Discuss the use of net present value (NPV). |  |
| 4.9 | Explain the relationship between the internal rate of return and net present value. |  |
| 4.10 | Calculate the net present value (NPV). |  |
| 4.11 | Calculate the internal rate of return (IRR). |  |
| 4.12 | Discuss the financial planning process. |  |
| 4.13 | Evaluate a client's needs to determine when a short or long term strategy is appropriate. |  |

## Benchmark 5: Technology: Use tools-strategies and systems to operate banking equipment.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 5.1 | Utilize banking technology to increase workplace efficiency and effectiveness. |  |
| 5.2 | Discuss the impact of technology on the banking industry. |  |

## Benchmark 6: Banking Security: Monitor banking organization and security plans.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 6.1 | Describe how bank security programs minimize chance for loss. |  |
| 6.2 | Discuss procedures for the secure handling of cash and checks. |  |
| 6.3 | Explain procedures for detecting and reporting counterfeit currency. |  |
| 6.4 | Describe crimes to which a bank could fall victim. |  |
| 6.5 | Discuss the elements and role of a bank security program. |  |
| 6.6 | Explain the protections provided by the FDIC. |  |

## Benchmark 7: Loan Application: Describe the Loan Application Process.

### Competencies

| **#** | **Description** | **RATING** |
| --- | --- | --- |
| 7.1 | Describe the loan application generating process. |  |
| 7.2 | Explain the process of credit analysis. |  |
| 7.3 | Describe factors affecting loan pricing and loan structuring. |  |
| 7.4 | Discuss the nature of problem loan management. |  |
| 7.5 | Understand reasons or scenarios when loans can be financially beneficial. |  |

## Benchmark 8: Client/Business Relations: Understand and explain the significance of the client/business relations.

### Competencies

| **#** | **Description** | **RATING** |
| --- | --- | --- |
| 8.1 | Understand a client's needs to connect them to the appropriate financial service or product. |  |
| 8.2 | Discuss the importance of developing client relationships. |  |
| 8.3 | Discuss how to assist a client in the opening of an account. |  |
| 8.4 | Discuss calling on small business clients. |  |
| 8.5 | Interpret loan terms for a client. |  |
| 8.6 | Explain the importance of creating and maintaining positive, ongoing relationships with clients in order to enhance the organizations image. |  |

## Benchmark : UTILIZE CAREER PLANNING CONCEPTS, TOOLS, AND STRATEGIES TO EXPLORE CAREERS IN BANKING AND FINANCE.

### Competencies

| **#** | **Description** | **RATING** |
| --- | --- | --- |
| 9.1 | Perform a self-evaluation to determine strengths and weaknesses. |  |
| 9.2 | Understand the importance of personal qualities. |  |
| 9.3 | Explore the online presence and personal brand of oneself (i.e. the student). |  |
| 9.4 | Explore job and career options in relation to developing the student's IPS, personal interest, financial goals, and desired lifestyle. |  |
| 9.5 | Explore the Workforce and Labor market information to determine needs in Banking and Finance. |  |
| 9.6 | Explain professional designations and/or certifications in the field of banking and finance. |  |

I certify that the student has received training in the areas indicated.

Instructor Signature:

For more information, contact:

CTE Pathways Help Desk

(785) 296-4908

pathwayshelpdesk@ksde.org



900 S.W. Jackson Street, Suite 102

Topeka, Kansas 66612-1212

[https://www.ksde.org](https://www.ksde.org/)

The Kansas State Department of Education does not discriminate on the basis of race, color, national origin, sex, disability or age in its programs and activities and provides equal access to any group officially affiliated with the Boy Scouts of America and other designated youth groups. The following person has been designated to handle inquiries regarding the nondiscrimination policies: KSDE General Counsel, Office of General Counsel, KSDE, Landon State Office Building, 900 S.W. Jackson, Suite 102, Topeka, KS 66612, (785) 296-3201.