

# **Career & Technical Education (CTE) Standards Revision Project**

## **Cluster: Finance**

**Pathways: Accounting, Banking Services, Corporate Finance, Insurance, Securities and Investments**

### **Finance Cluster Overview**

The Finance Cluster prepares learners for careers in financial and investment planning, banking, insurance and business financial management.

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**Participation in this review and update included secondary business and marketing teachers and secondary language arts and math teachers.**

Updated June 2010

## Standards: Banking Services

<b>Career Cluster/Cluster Grouping:</b>	<b>Finance</b>
<b>Pathway(s):</b>	<b>Banking Services</b>
<b>Prepared Completer Competencies:</b> <ul style="list-style-type: none"> <li>FIBS.01 Business Law: Describe and abide by laws and regulations in order to manage business operations and transactions in the banking services industry.</li> </ul>	
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"> <li>FIBS.01.01 Develop a compliance program to protect the company wellbeing.</li> </ul>	
<b>Evidence Outcomes</b> <b>Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<ul style="list-style-type: none"> <li>a. Explain the elements of a compliance program. PWR2.6.d</li> <li>b. Discuss functional areas of a compliance audit.</li> <li>c. Develop a compliance program.</li> </ul>	<b>Academic Content Knowledge Alignment:</b>
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b> PWR2.6.d-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Work Ethic - Learn from instruction and criticism
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b> <ul style="list-style-type: none"> <li>FIBS.01.02 Describe regulations governing banking services.</li> </ul>	
<b>Evidence Outcomes - Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>

<ul style="list-style-type: none"> <li>a. Discuss e-compliance issues in banking services.</li> <li>b. Discuss federal regulation of lending functions. MAT02.06.c (PFL)</li> <li>c. Discuss federal regulation of operations functions in banking services.</li> <li>d. Discuss the responsibilities of regulatory agencies that oversee the banking industry.</li> <li>e. Describe the process for implementing regulatory changes.</li> <li>f. Describe provisions of bankruptcy law.</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  MAT02.06.c - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)</p>
<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>	
<p><b>Prepared Completer Competencies:</b></p> <ul style="list-style-type: none"> <li>• FIBS.02 Customer Relations: Create and maintain positive, ongoing relationships with banking customers in order to enhance the organization's image.</li> </ul>	
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>• FNPB.02.01 Foster positive relationships with customers to enhance company image.</li> </ul>	
<p><b>Evidence Outcomes</b>  <b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Discuss the importance of meeting and exceeding customer expectations. PWR2.6.f</li> <li>b. Describe the relationships that institutions providing banking services have with their communities. MAT02.06.c (PFL), MAT02.06.d (PFL), MAT02.06.e (PFL)</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  MAT02.06.c - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)</p> <p>MAT02.06.d - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Evaluate, using all tools including graphing technology, the costs and benefits of credit (PFL)</p> <p>MAT02.06.e - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze various lending sources, services, and financial institutions (PFL)</p>

	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR2.6.f-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Work Ethic - Act with maturity, civility, and politeness</p>
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>FIBS.02.02 Manage a profitable investment portfolio to build customer relationships.</li> </ul>	
<p><b>Evidence Outcomes</b> <b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<p>a. Select customers for portfolios using established criteria.RWC02.06.b  b. Establish portfolio criteria that support the institution's business goals. MAT03.03.a</p>	<p><b>Academic Content Knowledge Alignment:</b>  MAT03.03.a - Data Analysis, Statistics, and Probability - Visual displays and summary statistics condense the information in data sets into usable knowledge - Identify and choose appropriate ways to summarize numerical or categorical data using tables, graphical displays, and numerical summary statistics (describing shape, center and spread) and accounting for outliers when appropriate</p> <p>RWC02.06.b - Reading for All Purposes - The development of new ideas and concepts within informational and persuasive manuscripts - Analyze how a concept is presented and developed in multiple texts</p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>
<p><b>Prepared Completer Competencies:</b></p> <ul style="list-style-type: none"> <li>FIBS.03 Financial Analysis: Maintain, monitor, control and plan the use of financial resources to enhance banking performance.</li> </ul>	

<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FIBS.03.01 Describe the manner in which banks generate profit.</li> </ul>	
<b>Evidence Outcomes</b> <b>Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
a. Explain measures banks have taken to ensure profitability.	<b>Academic Content Knowledge Alignment:</b>
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FNPB.03.02 Utilize financial formulas commonly used in banking to aid in the growth and stability of banking services.</li> </ul>	
<b>Evidence Outcomes</b> <b>Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
a. Explain key ratios/terms in banking. MAT01.02.d (PFL), MAT02.06.d (PFL)	MAT01.02.d - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loans, and living expenses) to demonstrate how living within your means is essential for a secure financial future (PFL).
b. Compute key banking calculations (e.g. interest, annual percentage rate, etc.). MAT02.06.d (PFL), MAT02.06.e (PFL)	MAT02.06.d - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Evaluate, using all tools including graphing technology, the costs and benefits of credit (PFL)
c. Explain the CAMELS rating system (i.e. Capital adequacy, Asset quality, Management administration, Earnings, Liquidity, and Sensitivity to market risk). SST03.05.b (PFL), SST03.05.c (PFL), SST03.06c (PFL), PWR1.2.a	MAT02.06.e - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze various lending sources, services, and financial institutions (PFL)
	SST03.05.b-Social Studies, Economics, Analyze strategic spending, saving,

	<p>and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Evaluate factors to consider when managing savings and investment accounts</p> <p>SST03.05.c-Social Studies, Economics, Analyze strategic spending, saving, and investment options to achieve the objectives of diversification, liquidity, income, and growth (PFL) - Explain how economic cycles affect personal financial decisions</p> <p>SST03.06.c-Social Studies, Economics, Analyze the components of personal credit to manage credit and debt(PFL) - Make connections between building and maintaining a credit history and its impact on lifestyle</p>
	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR1.2.a-Postsecondary &amp; Workforce Readiness, Content Knowledge , Mathematical Sciences - Think critically, analyze evidence, read graphs, understand logical arguments, detect logical fallacies, test conjectures, evaluate risks, and appreciate the role mathematics plays in the modern world, i.e., be quantitatively literate</p>
<p><b>Prepared Completer Competencies:</b></p> <ul style="list-style-type: none"> <li>• <b>FIBS.04 Information Management: Use tools, strategies and systems to operate banking equipment.</b></li> </ul>	
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>• FIBS.04.01 Utilize banking technology to increase workplace efficiency and effectiveness.</li> </ul>	
<p><b>Evidence Outcomes</b></p> <p><b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ol style="list-style-type: none"> <li>Fill/empty ATMs (Automatic Teller Machines).</li> <li>Process numeric data using 10-key pad.</li> <li>Discuss the impact of technology on the banking industry. PWR2.2.a</li> </ol>	<p><b>Academic Content Knowledge Alignment:</b></p>

	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR2.2.a-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Find and Use Information/Information Technology - Select, integrate, and apply appropriate technology to access and evaluate new information</p>
<p><b>Prepared Completer Competencies:</b></p> <ul style="list-style-type: none"> <li>FIBS.05 Operations: Monitor, plan, and control the day-to-day activities within a banking organization in order to ensure secure operations.</li> </ul>	
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>FIBS.05.01 Describe how bank security programs minimize chance for loss.</li> </ul>	
<p><b>Evidence Outcomes</b></p> <p><b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Discuss procedures for the secure handling of cash.</li> <li>b. Discuss the secure handling of checks.</li> <li>c. Explain procedures for detecting and reporting counterfeit currency.</li> <li>d. Describe crimes to which a bank could fall victim (e.g. fraud, robbery, phishing, etc.). PWR01.1, b SST03.04.e (PFL), SST03.04.b (PFL).</li> <li>e. Discuss the elements and role of a bank security program. MAT02.06.e (PFL)</li> <li>f. Describe the nature of business continuity plans.</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT02.06.e - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze various lending sources, services, and financial institutions (PFL)</p> <p>SST03.04.b-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Analyze financial information for accuracy, relevance, and steps for identity protection</p> <p>SST03.04.e-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Describe legal and ethical responsibilities regarding tax liabilities</p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR01.1.b-Postsecondary &amp; Workforce Readiness, Content Knowledge , Literacy - Write clearly and coherently for a variety of purposes and audiences</p>

<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FIBS.05.02 Perform daily cash processing activities.</li> </ul>	
<b>Evidence Outcomes</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<b>Students can:</b>	
<ul style="list-style-type: none"> <li>a. Process damaged and/or mutilated currency and coin.</li> <li>b. Order and deposit currency/coin. MAT01.02.a</li> <li>c. Deposit checks. RWC02.02.c</li> <li>d. Handle differences in cash received/deposited. MAT01.02.a</li> <li>e. Identify requirements for transporting cash. RWC02.02.c</li> <li>f. Discuss the role of the Federal Reserve System in banking operations. RWC02.02.c, RWC02.02.d</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b></p> <p>MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Use appropriate computation methods that encompass estimation and calculation</p> <p>RWC02.02.c - Reading for All Purposes - Interpreting and evaluating complex informational texts require the understanding of rhetoric, critical reading, and analysis skills - Obtain and use information from text and text features (index, bold or italicized text, subheadings, graphics) to answer questions, perform specific tasks, or identify and solve problems</p> <p>RWC2.02.d-Reading, Writing and Communicating, Reading for All purposes, Apply critical reading and metacognitive strategies to synthesize, analyze, interpret, and critique a variety of informational and texts. - Explain or interpret the visual components supporting the text (e.g., maps, complex tables and diagrams, transitional devices, such as use of white space)</p>
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>

<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FIBS.05.03 Underwrite loan applications to determine creditworthiness of customers.</li> </ul>	
<b>Evidence Outcomes</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<b>Students can:</b>	<b>Academic Content Knowledge Alignment:</b>
<ul style="list-style-type: none"> <li>a. Describe the loan application generating process. MAT01.02.c (PFL)</li> <li>b. Explain the process of credit analysis. MAT02.06.c (PFL), MAT02.06.d (PFL) MAT02.06.e (PFL), SST03.04.b (PFL)</li> <li>c. Describe factors affecting loan pricing and loan structuring. MAT02.06.d (PFL), MAT02.06.e (PFL)</li> <li>d. Underwrite a loan application. MAT03.05.b RWC02.02.c</li> </ul>	<p>MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Use appropriate computation methods that encompass estimation and calculation</p> <p>MAT01.02.c - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Describe factors affecting take-home pay and calculate the impact (PFL)</p> <p>MAT02.06.c - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)</p> <p>MAT02.06.d - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Evaluate, using all tools including graphing technology, the costs and benefits of credit (PFL)</p> <p>MAT02.06.e - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze various lending sources, services, and financial institutions (PFL)</p> <p>MAT03.05.b – Apply and solve problems using the concepts of independent and conditional probability</p> <p>RWC02.02.c - Reading for All Purposes - Interpreting and evaluating complex informational texts require the understanding of rhetoric, critical reading, and analysis skills - Obtain and use information from text and text features (index, bold or italicized text, subheadings, graphics) to answer questions, perform specific tasks, or identify and solve problems</p> <p>SST03.04.b-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Analyze financial information for accuracy, relevance, and steps for</p>

	identity protection
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FIBS.05.04 Discuss real estate lending and servicing.</li> </ul>	
<b>Evidence Outcomes</b> <b>Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<ul style="list-style-type: none"> <li>a. Discuss the involvement of financial institutions in the real estate industry.</li> <li>b. Explain approaches to real estate lending.</li> <li>c. Describe the functions and responsibilities of the loan servicing department. PWR2.6.e</li> </ul>	<b>Academic Content Knowledge Alignment:</b>
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b> PWR2.6.e-Postsecondary & Workforce Readiness, Learning and Behavior Skills, Work Ethic - Take responsibility for completion of work
<b>High School Expectations</b>	
<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FIBS.05.05 Manage problem loans.</li> </ul>	
<b>Evidence Outcomes</b> <b>Students can:</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<ul style="list-style-type: none"> <li>a. Discuss the nature of problem loan management. MAT02.06.d (PFL), MAT02.06.e (PFL), PWR2.6.c</li> <li>b. Handle problem loans.</li> </ul>	<b>Academic Content Knowledge Alignment:</b> MAT01.02.a - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. - Use appropriate computation methods that encompass estimation and calculation

	<p>MAT02.06.d - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Evaluate, using all tools including graphing technology, the costs and benefits of credit (PFL)</p> <p>MAT02.06.e - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze various lending sources, services, and financial institutions (PFL)</p>
	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR2.6.c-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Work Ethic - Take initiative, and follow through</p>
<p><b>Prepared Completer Competencies:</b></p>	
<ul style="list-style-type: none"> <li>• <b>FIBS.06 Professional Development:</b> Utilize career planning concepts, tools, and strategies to explore, obtain, and develop a career in banking services.</li> </ul>	
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p>	
<ul style="list-style-type: none"> <li>• FIBS.06.01 Describe environments in which banking services are offered.</li> </ul>	
<p><b>Evidence Outcomes</b> <b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Explain the evolution of commercial banking.</li> <li>b. Discuss ethical issues in the banking industry. SST03.04.b (PFL), SST03.04.b (PFL), PWR2.7.c</li> <li>c. Discuss the fiduciary role of banks.</li> <li>d. Describe bank policies that pertain to fiduciary activities. SST03.04.b (PFL), SST03.04.e (PFL)</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  SST03.04.b-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Analyze financial information for accuracy, relevance, and steps for identity protection</p> <p>SST03.04.e-Social Studies, Economics, Design, analyze, and apply a financial plan based on short- and long-term financial goals (PFL) - Describe legal and ethical responsibilities regarding tax liabilities</p>

	<p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR2.7.c-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Personal Responsibility - Behave honestly and ethically</p>
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>FIBS.06.02 Identify the nature and scope of types of banking institutions.</li> </ul>	
<p><b>Evidence Outcomes</b> <b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Describe the nature of the national banking system.</li> <li>b. Explain the role of central banks.</li> <li>c. Describe the nature of retail banking.</li> <li>d. Explain the nature of investment banking.</li> <li>e. Explain the nature of financial services companies (universal banks).</li> <li>f. Discuss the role of credit unions.</li> <li>g. Explain the role of savings and loan associations.</li> <li>h. Discuss the role of the World Bank Group in international financial assistance.</li> <li>i. Explain the nature of government agencies that provide financing to businesses (e.g. Export-Import Bank of the United States, Small Business Administration, etc.).</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b></p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>
<p><b>High School Expectations</b></p>	
<p><b>Concepts and skills students know include:</b></p> <ul style="list-style-type: none"> <li>FIBS.06.03 Acquire knowledge of banking processes and services to facilitate workplace activities.</li> </ul>	
<p><b>Evidence Outcomes</b> <b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<ul style="list-style-type: none"> <li>a. Describe the nature of banking processes.</li> <li>b. Describe types of banking services.</li> <li>c. Discuss retail bank products and services.</li> <li>d. Explain business bank products and services.</li> <li>e. Describe basic teller performance standards. PWR2.6.e</li> <li>f. Discuss the nature of loan products. MAT02.06.c (PFL), MAT02.06.d (PFL)</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  MAT02.06.c - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze, using all tools including graphing technology, the impact of interest rates on a personal financial plan (PFL)</p>

<p>g. Describe trust services available to customers.</p>	<p>MAT02.06.d - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Evaluate, using all tools including graphing technology, the costs and benefits of credit (PFL)</p> <p>MAT02.06.e - Patterns, Functions, and Algebraic Structures - Quantitative relationships in the real world can be modeled and solved using functions - Analyze various lending sources, services, and financial institutions (PFL)</p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>  PWR2.6.e-Postsecondary &amp; Workforce Readiness, Learning and Behavior Skills, Work Ethic - Take responsibility for completion of work</p>
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**High School Expectations**

**Concepts and skills students know include:**

- FIBS.06.04 Describe roles and responsibilities in banking services.

<p><b>Evidence Outcomes</b> <b>Students can:</b></p>	<p><b>21<sup>st</sup> Century Skills and Readiness Competencies</b></p>
<p>a. Explain the role and responsibilities of administrative careers in banking services.</p> <p>b. Describe the role and responsibilities of executive/managerial careers in banking services.</p>	<p><b>Academic Content Knowledge Alignment:</b></p> <p><b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b></p>

**Prepared Completer Competencies:**

- FIBS.07 Selling: Determine client needs and wants and respond through planned, personalized communication to influence purchase decisions and enhance future business opportunities in banking services.

**High School Expectations**

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<b>Concepts and skills students know include:</b>	
<ul style="list-style-type: none"> <li>FIBS.07.01 Generate new business using sales techniques.</li> </ul>	
<b>Evidence Outcomes</b>	<b>21<sup>st</sup> Century Skills and Readiness Competencies</b>
<b>Students can:</b>	
<ul style="list-style-type: none"> <li>a. Describe the importance of selling in the banking industry.</li> <li>b. Cross-sell banking products and services.</li> <li>c. Demonstrate the relationship-selling process.</li> <li>d. Assist a customer in the opening of an account.</li> <li>e. Call on small business clients.</li> <li>f. Interpret loan terms for a client. MAT01.02.d.</li> <li>g. Describe the nature of event-based selling.</li> <li>h. Plan a sales campaign.</li> </ul>	<p><b>Academic Content Knowledge Alignment:</b>  MAT01.02.d - Number Sense, Properties, and Operations - Formulate, represent, and use algorithms with real numbers flexibly, accurately, and efficiently. – Design and use a budget, including income (net take-home pay) and expenses (mortgage, car loan, and living expenses) to demonstrate how living within your means is essential for a secure future.</p>
	<b>Learning &amp; Behavioral Skills (Inquiry, Application in Society &amp; Technology &amp; Nature of...):</b>