



## Principles of Banking

Career Cluster	Finance
Course Code	12102
Prerequisite(s)	None
Credit	.5
Program of Study and Sequence	Cluster Courses -- Personal Finance – Principles of Banking – Principles of Selling and Advertising – Advanced Pathway Courses -- Capstone Experience
Student Organization	FBLA, DECA
Coordinating Work-Based Learning	Guest speakers, project-based learning, community outreach, internships, field trips, and industry partnerships
Industry Certifications	National Career Readiness Certificate (NCRC)
Dual Credit or Dual Enrollment	<a href="https://sdmylife.com/images/Approved-CTE-Dual-Credit.pdf">https://sdmylife.com/images/Approved-CTE-Dual-Credit.pdf</a>
Teacher Certification	Business Management & Administration Cluster Endorsement; Finance Cluster Endorsement; Marketing Cluster Endorsement; Accounting Pathway Endorsement; Banking Services & Business Finance Pathway Endorsement; Insurance, Securities, & Investments Pathway Endorsement; *Business Education
Resources	

### Course Description

This course explores the fundamental principles and practices of banking and credit in the United States giving an overview of the concepts of banking services including the following: money and banking, customer service, lending fundamentals, banking regulations for handling financial transactions, and basic compliance regulations.

### Program of Study Application

Principles of banking is the first course in the finance cluster, banking pathway. This course is a prerequisite for the remaining pathway courses in the banking services and securities & investments pathways.

## Course Standards

### **BNKS 1: Describe laws and regulations to manage business operations and transactions in the banking industry.**

<i>Webb Level</i>	<i>Sub-indicator</i>
One Recall	BNKS 1.1 Understand a compliance program and how it protects the company's well-being.
One Recall	BNKS 1.2 Describe regulations and ethical practices governing banking services.

### **BNKS 2: Understand how to create and maintain positive, ongoing relationships with banking customers.**

<i>Webb Level</i>	<i>Sub-indicator</i>
One Recall	BNKS 2.1 Understand how to develop positive relationships with customers to enhance company image.
Three Strategic Thinking	BNKS 2.2 Manage a profitable investment portfolio to build customer relationships.

### **BNKS 3: Manage the use of financial resources to enhance banking performance.**

<i>Webb Level</i>	<i>Sub-indicator</i>
Two Skill/Concept	BNKS 3.1. Describe the manner in which banks generate profit.
Four Extended Thinking	BNK 3.2. Utilize financial formulas commonly used in banking to determine the growth and stability of banking services.

### **BNKS 4: Understand banking technology.**

<i>Webb Level</i>	<i>Sub-indicator</i>
Four Extended Thinking	BNKS 4.1. Utilize banking technology to increase workplace efficiency and effectiveness.
One Recall	BNKS 4.2 Understand how consumer banking products and processes are evolving through the use of technology.

### **BNKS 5: Plan, monitor and manage the day-to-day activities within a banking organization to ensure secure operations.**

<i>Webb Level</i>	<i>Sub-indicator</i>
One Recall	BNKS 5.1. Describe how bank security programs minimize chance for loss.
Two Skill/Concept	BNKS 5.2 Demonstrate the proper procedures for cash transactions.
Two Skill/Concept	BNKS 5.3. Describe the loan application process to determine creditworthiness of customers.
Two Skill/Concept	BNKS 5.4. Discuss real estate lending and servicing.
One Recall	BNKS 5.5. Discuss problem loan management.

**BNKS 6: Determine client needs and wants.**

<i>Webb Level</i>	<i>Sub-indicator</i>
Two Skill/Concept	BNKS 6.1 Describe sales techniques to acquire new business.
Three Strategic Thinking	BNKS 6.2 Demonstrate sales techniques to acquire new business.

**BNKS 7: Utilize career-planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services.**

<i>Webb Level</i>	<i>Sub-indicator</i>
One Recall	BNKS 7.1. Describe the importance of ethical practices in the banking industry.
One Recall	BNKS 7.2. Identify the nature and scope of types of banking institutions.
One Recall	BNKS 7.3. Acquire knowledge of banking processes and services.
Two Skill/Concept	BNKS 7.4. Explore the career pathways that exist within the banking industry.