

Banking & Finance

1 Semester / .5 Credit (Minimum)

SCED: 12101

Application-level course for Finance Career Cluster

Banking and Finance courses provide students with an overview of the American monetary and banking system as well as types of financial institutions and the services and products that they offer. Course content may include government regulations; checking, savings, and money market accounts; loans; investments; and negotiable instruments.

Describe and abide by laws and regulations for corporate finance transactions

Describe regulations governing corporate finance

Explain laws and regulations pertaining to business finance

Explain the nature of business taxation

Describe regulations and laws governing ownership change transactions

Discuss the impact of the U.S. Securities and Exchange Commission Division of Corporation Finance on business finance

Describe and abide by laws and regulations for the banking services industry

Describe regulations governing banking services

Discuss electronic issues in banking services

Discuss federal regulation of lending functions

Discuss federal regulation of operations functions in banking services

Discuss the responsibilities of regulatory agencies that oversee the banking and finance industry

Describe provisions of bankruptcy law

Understand principles of Financial Analysis

Discuss the nature of relevant cash flow analysis

Explain the nature of the payback period

Calculate the payback period

Discuss the use of net present value (NPV)

Explain the relationship between the internal rate of return and net present value

Calculate the net present value (NPV)

Calculate the internal rate of return (IRR)

Discuss the financial planning process

Utilize career planning concepts- tools- and strategies to explore- obtain- and develop in a corporate finance career

Discuss the fundamentals of finance and banking

Describe the nature of business finance and banking

Discuss the role of ethics in corporate finance and banking

Discuss business ethics

Discuss corporate responsibility issues in business finance

Describe the relationship of corporate governance and corporate finance

Discuss corporate governance issues in business finance

Describe the components of a well-governed company (e.g. board of directors-reporting- transparency- internal and external audit functions)

Explain the roles and responsibilities for a variety of careers in finance and banking

Explain professional designations in the field of business finance (e.g. CF-CFA-CCM-CTP-CFM-etc.)

Create and maintain positive-ongoing relationships with banking customers in order to enhance the organization's image

Describe the manner in which banks generate profit

Explain measures banks have taken to ensure profitability

Utilize financial formulas commonly used in banking to aid in the growth and stability of banking services

Explain key ratios/terms in banking

Use tools-strategies and systems to operate banking equipment

Utilize banking technology to increase workplace efficiency and effectiveness

Discuss the impact of technology on the banking industry

Monitor banking organization and security plans

Describe how bank security programs minimize chance for loss

Discuss procedures for the secure handling of cash

Discuss the secure handling of checks

Explain procedures for detecting and reporting counterfeit currency

Describe crimes to which a bank could fall victim

Discuss the elements and role of a bank security program

Describe cash processing activities

Discuss the role of the Federal Reserve system in banking operations

Describe the nature of business continuity plans

Describe the Loan Application Process

Describe the loan application generating process

Explain the process of credit analysis

Describe factors affecting loan pricing and loan structuring

Discuss the nature of problem loan management

Understand and Explain the significance of client/business relations

Generate new business using sales techniques

Describe the importance of selling in the finance and banking industry

Cross-sell products and services

Demonstrate the relationship-selling process

Discuss how to assist a customer in the opening of an account

Discuss calling on small business clients

Interpret loan terms for a client

Describe the nature of event-based selling

Plan a sales campaign