# Banking & Finance Course No. 12101 Credit: 0.5

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

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

Course Description: **Application Level:** Banking courses are similar to 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: Describe and abide by laws and regulations for corporate finance transactions.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 1.1 | Describe regulations governing corporate finance. |  |
| 1.2 | Explain laws and regulations pertaining to business finance. |  |
| 1.3 | Explain the nature of business taxation. |  |
| 1.4 | Describe regulations and laws governing ownership change transactions. |  |
| 1.5 | Discuss the impact of the U.S. Securities and Finance on business finance. |  |

## Benchmark 2: Describe and abide by laws and regulations for the banking services industry.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 2.1 | Describe regulations governing banking services. |  |
| 2.2 | Discuss electronic issues in banking services. |  |
| 2.3 | Discuss federal regulation of lending functions. |  |
| 2.4 | Discuss federal regulation of operations functions in banking services. |  |
| 2.5 | Discuss the responsibilities of regulatory agencies that oversee the banking and finance industry. |  |
| 2.6 | Describe the provisions of bankruptcy law. |  |

## Benchmark 3: Understand principals of Financial Analysis.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 3.1 | Discuss the nature of relevant cash flow analysis. |  |
| 3.2 | Explain the nature of the payback period. |  |
| 3.3 | Calculate the payback period. |  |
| 3.4 | Discuss the use of net present value (NPV). |  |
| 3.5 | Explain the relationship between the internal rate of return and net present value. |  |
| 3.6 | Calculate the net present value (NPV). |  |
| 3.7 | Calculate the internal rate of return (IRR). |  |
| 3.8 | Discuss the financial planning process. |  |

## Benchmark 4: Click or tap here to enter text.

### Competencies

| **#** | **DESCRIPTION** | **RATING** |
| --- | --- | --- |
| 4.1 | Discuss the fundamentals of finance and banking. |  |
| 4.2 | Describe the nature of business finance and banking. |  |
| 4.3 | Discuss the role of ethics in corporate finance and banking. |  |
| 4.4 | Discuss business ethics. |  |
| 4.5 | Discuss corporate responsibility issues in business finance. |  |
| 4.6 | Describe the relationship of corporate governance and corporate finance. |  |
| 4.7 | Discuss corporate governance issues in business finance. |  |
| 4.8 | Describe the components of a well-governed company. |  |
| 4.9 | Explain the roles and responsibilities for a variety of careers in finance and banking. |  |
| 4.10 | Explain professional designations in the field of business finance. |  |
| 4.11 | Create and maintain positive, ongoing relationships with banking customers in order to enhance the organizations image. |  |
| 4.12 | Describe the manner in which banks generate profit. |  |
| 4.13 | Explain measures banks have taken to ensure profitability. |  |
| 4.14 | Utilize financial formulas commonly used in banking to aid in the growth and stability of banking services. |  |
| 4.15 | Explain key ratios / terms in banking. |  |

## 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. |  |
| 6.3 | Discuss the secure handling of checks. |  |
| 6.4 | Explain procedures for detecting and reporting counterfeit currency. |  |
| 6.5 | Describe crimes to which a bank could fall victim. |  |
| 6.6 | Discuss the elements and role of a bank security program. |  |
| 6.7 | Describe cash processing activities. |  |
| 6.8 | Discuss the role of the Federal Reserve System in banking operations. |  |
| 6.9 | Describe the nature of business continuity plans. |  |

## 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. |  |

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

### Competencies

| **#** | **Description** | **RATING** |
| --- | --- | --- |
| 8.1 | Generate new business using sales techniques. |  |
| 8.2 | Describe the importance of selling in the finance and banking industry. |  |
| 8.3 | Cross-sell products and services. |  |
| 8.4 | Demonstrate the relationship-selling process. |  |
| 8.5 | Discuss how to assist a customer in the opening of an account. |  |
| 8.6 | Discuss calling on small business clients. |  |
| 8.7 | Interpret loan terms for a client. |  |
| 8.8 | Describe the nature of event-based selling. |  |
| 8.9 | Plan a sales campaign. |  |

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

Instructor Signature:

For more information, contact:

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