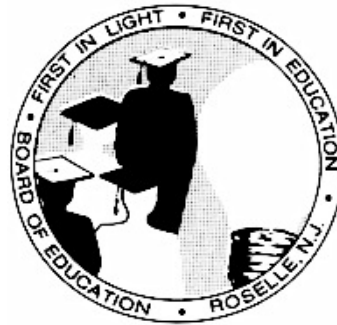


# Roselle Public Schools



## Career and Technical Education Curriculum

# Introduction to Banking & Teller Operations

Grade 11- Banking Services - Level II  
5 credits



### **Mission**

The Roselle Public School District is committed to and will prepare ALL of our students for college, work, and life. We will provide a safe, clean, positive and supportive learning environment in which ALL students can successfully develop socially, emotionally and academically into lifelong learners and responsible, productive citizens. We will continually strengthen and align our curriculum with state, national and international standards that are engaging, rigorous, relevant, and implemented consistently. We will ensure that all students, parents, staff, and community members are respected and informed in our family friendly schools. We will strive to motivate all of our students through various innovative instructional strategies, methods and techniques. Utilizing students' skills, talents, and unique abilities, we will prepare them to meet the demands of an ever changing competitive 21<sup>st</sup> Century global society.

### **Vision**

To prepare ALL our students for college, work and life in high achieving Roselle Public Schools.

### **Core Beliefs**

- High Academic Achievement is a priority.
- Continuous improvement is essential.
- Learning is a lifelong process.
- Students, staff, parents and community members are partners in education and all have a personal responsibility in the educational process.
- Every school in Roselle can be a high performing school.
- Curriculum and instruction must foster 21<sup>st</sup> Century skills.
- Our schools must be clean, safe, orderly, welcoming and nurturing environments where all students and staff can focus on and engage in the process of teaching and learning.
- All children have skills, talents and unique abilities.
- Children are our greatest resource and the key to our global future.
- All children can learn and shall be provided equitable opportunities for a quality, relevant education.
- Preparing our students for college, work and life is a priority.
- Our students deserve and have a right to high quality effective Principals and Teachers.



### Standards

Career Cluster		9.3. Finance (FN)	
Number	Standard Statement		
<b>By the end of Grade 12, Career and Technical Education Program completers will be able to:</b>			
9.3.12.FN.1	Utilize mathematical concepts, skills and problem solving to obtain necessary information for decision-making in the		
9.3.12.FN.2	Utilize tools, strategies and systems to plan, monitor, manage and maintain the use of financial resources.		
9.3.12.FN.3	Plan, staff, lead and organize human resources in finance to enhance employee productivity and job satisfaction.		
9.3.12.FN.4	Determine effective tools, techniques and systems to communicate and deliver value to finance customers.		
9.3.12.FN.5	Create and maintain positive, ongoing relationships with finance customers.		
9.3.12.FN.6	Plan, monitor and manage day - to - day activities to ensure effective and efficient finance operations.		
9.3.12.FN.7	Implement safety, health and environmental controls to ensure a safe and productive finance work workplace.		
9.3.12.FN.8	Describe and follow laws, regulations and ethical standards that affect finance operations and transactions.		
9.3.12.FN.9	Plan, manage and maintain the use of financial resources to protect solvency.		
9.3.12.FN.10	Plan, organize and manage a finance organization/department.		
9.3.12.FN.11	Plan, monitor and manage day - to - day activities required to sustain continued business functioning.		
9.3.12.FN.12	Access, evaluate and disseminate financial information to enhance financial decision - making processes.		
9.3.12.FN.13	Manage a financial product or service mix in order to respond to market opportunities.		
9.3.12.FN.14	Employ financial risk - management strategies and techniques used to minimize business loss.		
Pathway		BANKING SERVICES (FN-BNK)	
9.3.12.FN-BNK.1	Describe and follow laws and regulations to manage business operations and transactions in the banking services industry		
9.3.12.FN-BNK.2	Create and maintain positive, ongoing relationships with banking customers		
9.3.12.FN-BNK.3	Manage the use of financial resources to enhance banking performance		
9.3.12.FN-BNK.4	Demonstrate the use of banking technology and equipment		
9.3.12.FN-BNK.5	Plan, monitor and manage the day - to - day activities within a banking organization to ensure secure operations		
9.3.12.FN-BNK.6	Utilize career - planning concepts, tools and strategies to explore, obtain and/or develop a career in banking services		
9.3.12.FN-BNK.7	Determine client needs and wants and respond through planned, personalized communication to guide purchase decisions and enhance future business opportunities in banking services		



21st Century Skills		
LEARNING & INNOVATION	INFORMATION, MEDIA & TECHNOLOGY SKILLS	LIFE & CAREER SKILLS
<p><b>Creativity and Innovation</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Think Creatively</li> <li><input type="checkbox"/> Work Creatively with Others</li> <li><input type="checkbox"/> Implement Innovations</li> </ul> <p><b>Critical Thinking and Problem Solving</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Reason Effectively</li> <li><input type="checkbox"/> Use Systems Thinking</li> <li><input type="checkbox"/> Make Judgments and Decisions</li> <li><input type="checkbox"/> Solve Problems</li> </ul> <p><b>Communication and Collaboration</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Communicate Clearly</li> <li><input type="checkbox"/> Collaborate with Others</li> </ul>	<p><b>Information Literacy</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Access and /evaluate Information</li> <li><input type="checkbox"/> Use and Manage Information</li> </ul> <p><b>Media Literacy</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Analyze Media</li> <li><input type="checkbox"/> Create Media Products</li> </ul> <p><b>Information, Communications and Technology (ICT Literacy)</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Apply Technology Effectively</li> </ul>	<p><b>Flexibility and Adaptability</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Adapt to Change</li> <li><input type="checkbox"/> Be Flexible</li> </ul> <p><b>Initiative and Self-Direction</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Manage Goals and Time</li> <li><input type="checkbox"/> Work Independently</li> <li><input type="checkbox"/> Be Self-Directed Learners</li> </ul> <p><b>Social and Cross-Cultural</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Interact Effectively with Others</li> <li><input type="checkbox"/> Work Effectively in Diverse Teams</li> </ul> <p><b>Productivity and Accountability</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Manage Projects</li> <li><input type="checkbox"/> Produce Results</li> </ul> <p><b>Leadership and Responsibility</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Guide and Lead Others</li> <li><input type="checkbox"/> Be Responsible to Others</li> </ul>



### Career Ready Practices

Career Ready Practices describe the career-ready skills that all educators in all content areas should seek to develop in their students. They are practices that have been linked to increase college, career, and life success. Career Ready Practices should be taught and reinforced in all career exploration and preparation programs with increasingly higher levels of complexity and expectation as a student advances through a program of study.

<b>CRP1</b>	Act as a responsible and contributing citizen and employee
<b>CRP2</b>	Apply appropriate academic and technical skills
<b>CRP3</b>	Attend to personal health and financial well-being
<b>CRP4</b>	Communicate clearly and effectively and with reason
<b>CRP5</b>	Consider the environmental, social and economic impacts of decisions
<b>CRP6</b>	Demonstrate creativity and innovation
<b>CRP7</b>	Employ valid and reliable research strategies
<b>CRP8</b>	Utilize critical thinking to make sense of problems and persevere in solving them
<b>CRP9</b>	Model integrity, ethical leadership and effective management
<b>CRP10</b>	Plan education and career paths aligned to personal goals
<b>CRP11</b>	Use technology to enhance productivity
<b>CRP12</b>	Work productively in teams while using cultural global competence



**FOR STUDENTS WITH DISABILITIES AND STUDENTS AT RISK**

Problem	Adaptation / Strategies	
<b>Enlarge Print</b>		
Visual Perception, Visual Skills for Reading Behavior	<ul style="list-style-type: none"> <li>• Retype materials on primary typewriter</li> <li>• Utilize individual magnifying glasses</li> </ul>	<ul style="list-style-type: none"> <li>• Project material on wall using opaque projector</li> <li>• Enlarge font within document</li> </ul>
<b>Reduce Distraction on Page</b>		
Visual Perception, Visual Skills in Reading, Spelling, Computation, Behavior, Arithmetic Readiness, Problem Solving	<ul style="list-style-type: none"> <li>• Reduce problems or items on page</li> <li>• Frame specific items on page</li> </ul>	<ul style="list-style-type: none"> <li>• Cover area on page to reduce items</li> </ul>
<b>Enlarge Space In Which Student Responds</b>		
Visual Perception, Handwriting, Motor, Behavior	<ul style="list-style-type: none"> <li>• Provide separate answer sheet with space for response</li> <li>• Provide blackboard/whiteboard for written response</li> </ul>	
<b>Color Code Material</b>		
Visual Skills in Reading, Reading Comprehension, Spelling, Memory, Perception, Problem Solving, Computation, Behavior	<ul style="list-style-type: none"> <li>• Color code topic sentence in reading test and supporting sentences in another color</li> <li>• Color code directions, examples, and problems in different colors</li> <li>• Color code math symbols (= + - x) for easy recognition</li> </ul>	
<b>Utilize Arrows for Directionality</b>		
Visual Perception, Visual Skills in Reading, Spelling, Handwriting, Motor, Perception, Arithmetic Readiness, Computation, Behavior	<ul style="list-style-type: none"> <li>• Provide arrows as cues for following obstacle course</li> <li>• Utilize arrows to indicate direction of math operations on number line</li> </ul>	<ul style="list-style-type: none"> <li>• Provide arrows at top of worksheet or tape on desk as a reminder of left to right progression in reading or writing</li> </ul>
<b>Modify Vocabulary</b>		
Reading Comprehension, Inner Language, Receptive Language, Problem Solving, Behavior	<ul style="list-style-type: none"> <li>• Rewrite directions in workbook</li> <li>• Provide vocabulary list with synonyms or simplified directions</li> <li>• Instructor gives information or directions in simplified terms</li> </ul>	
<b>Tape Record Material</b>		
Reading Comprehension, Auditory Skills in Reading, Auditory Perception, Receptive Language, Memory, Problem Solving, Behavior, Arithmetic Readiness, Computation	<ul style="list-style-type: none"> <li>• Record directions for learner to refer to</li> <li>• Record test; verbal or written learner response</li> <li>• Record passage; learner follows written text</li> </ul>	



## Course Description

Introduction to Banking & Teller Operations is a 5-credit course that assists students in understanding the operations of the American banking system. Students will study the Federal Reserve System, banking and the economy, functions of depository institutions, daily transactions of depository institutions, variety of banking services, and customer relationships. Focus is placed on the analytical skills necessary to understand and act upon the competitive forces, regulatory environment and evolving consumer preferences that shape and drive management and leadership practices in the banking industry.

**Pre-requisites:**

- General Business

**Post-secondary Degree options are:**

Certificates of Achievement, Accounting Specialist, Computerized Accounting Specialist, Accounting/w Information System Option, Accounting Assistant, Accounting Option/Professional Studies, Business Administration w/Accounting, Forensic Accounting & Fraud Examinations, Business Management w/Account Option, Finance Career, AAS Degree, Accounting, Business Finance, Insurance, Insurance & Financial Services, Financial Services, Business Administration/Banking & Finance AAS, Banking and Financial Support Services AAS, Securities & Investment Planning AAS, AS Degree, Accounting Option Professional Studies, Management/Professional Studies

Associated Job Titles	Median National Salary
Chief Executives	\$168,140
General and Operations	\$95,440
Financial Managers	\$109,740
Budget Analysts	\$69,280

Associated Job Titles	Median National Salary
Credit Analyst	\$61,080
Financial Analyst	\$76,950
Personal Financial Manager	\$67,520
Loan Officers	\$59,820



### Scope and Sequence

<b>Part 1:</b> <b>Big Idea: Business and development of banking</b>		<b>Big Idea: Marketing, selling and consumer relationships</b>
<b>Unit 1: The Evolution Of Banking</b>  Evaluation Of The Role Of Banking In The Modern Economy Evolution - Operation - History World Bank Group Export-Import	<b>Unit 2: Financial Institutions</b>  Role Of Banking In The Modern Economy Depository Institutions Non - Depository Institutions Different Types Of Financial Institutions	<b>Unit 5: Customer relationships</b>  Selling Techniques Importance Of Relationship Banking
<b>Unit 3: Variety of banking services</b>  Personal Banking Services Commercial Banking Services	<b>Unit 4: Banking pathways</b>  Job Titles In The Banking Industry Duties In Different Banking Positions Job Descriptions	<b>Part 2</b> <b>Big Idea: Daily Operations</b>
		<b>Unit 6: Teller Operations</b>  Role of a teller Primary responsibilities Check handling Characteristics of currency & coin Bank security





<b>Big Idea: Business And Development Of Banking</b>			
<b>Suggested days of instruction</b>	<b>Banking Grades: 9-12</b>	<b>Unit 1</b>	The Evolution of Banking
		<b>Overarching Goals:</b> (1) Communicate banking ideas in clear, concise, organized language that varies in content, format and form for different audiences and purposes. (2) Comprehend, understand, analyze, evaluate, critique, solve, and respond to a variety of real-life situations. (3) Investigate, research, and synthesize information from a variety of sources. (4) Demonstrate knowledge of safety, teamwork and Leadership, and technological skills.	
		<b>Goal 1:</b> Students will understand the roles of banking past and present.	
<b>Objectives</b> The student will be able to:		<b>Essential Questions, Enduring Understandings, Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
Evaluate the role of banking in the modern economy. The student is expected to:  1.1 Outline the evolution of money and banking in the United States economy;  1.2 Explain the operation of the Federal Reserve Bank and its role in the economy;		<b>Essential Questions:</b>  What are the purposes of the federal reserve bank?  What are the forms and functions of money and other mediums of exchange?	<b>Learning Activities</b>  Ask students what they used for money when they were younger and wanted to buy something from a friend. They probably traded an object with a friend and that seemed to satisfy a need.  Discuss the value of metal today, even if it is not used for currency.  Conduct online research with the students to see the current value of silver and gold per ounce.  Discuss the Euro and the benefits of having a common currency.  Also, conduct online research to determine the value of other country's currency compared to the U. S. dollar.  Point out to students that the important difference between the currency we use today and the metal standards of the past is in the determination of value.



<p>1.3 Outline and analyze the history and the impact of the use of the gold or silver standard in monetary policy;</p> <p>1.4 Discuss the role of the World Bank Group in international financial assistance; and</p> <p>1.5 Explain the nature of government agencies that provide financing to businesses such as Export - Import Bank of the United States and Small Business Administration.</p>	<p><b><u>Enduring Understandings:</u></b></p> <p>I. What is Money?</p> <p>II. Metal Standards of Money</p> <p>III. Currency Over the Years</p> <p>IV. Main Purposes of Banking</p> <p>V. National Banking Act of 1864</p> <p>VI. A Banking Timeline - 1791 - 1836</p> <p>VII. Federal Reserve Act of 1913</p> <p>VII. Fed Facts</p> <p>IX. Bank Crisis- 1929 - 1939</p> <p>X. The World Bank Group - 1944</p> <p>XI. World Bank Group Assistance</p> <p>XII. Business Financing</p> <p>XIII. Today's Banking System</p>	<p>Regardless of the type of currency an economy uses, banks have always been in business to make money and to keep customers' money safe. The biggest way banks make profit is through the "spread" or, simply put, the difference between interest paid to customers and interest charged to borrowers. There is more to it, but that is the common spread. Banks also make money through fees.</p> <p>Perform a few math calculations to demonstrate to students how much money a bank can make on checking accounts if say, 5000 customers, pay a \$10 service fee per month. Then estimate interest that a customer pays for a \$20,000 car loan at 10%, multiplied by 500 customers.</p> <p>Emphasize that these are very simple and underestimated calculations, but merely a demonstration.</p> <p>To help students better understand the Federal Reserve, watch a 13 - minute video "The Fed Today" at the following web site:</p> <p><a href="http://www.federalreserveeducation.org/resources/fedtoday">www.federalreserveeducation.org/resources/fedtoday</a></p> <p>Have students play the Fed Chairman game at:</p> <p><a href="http://www.frbsf.org/education/activities/chairman/index.html">http://www.frbsf.org/education/activities/chairman/index.html</a></p> <p>Ask students how security has changed with banks in the past 50 years regarding a "run on the bank" happening again.</p> <p>Ask students what they think about the banks being told they had to close. Do you think that was fair? Do you think the government should have that authority?</p> <p>Issues affecting banking today are somewhat different than they were in the past. Rising inflation rates in the early 1980s can lead to more borrowing.</p> <p>During the Savings and Loan crisis of the 1980s when many of them failed and went out of business, knowing that the insurance limit on deposit accounts was raised probably increased the trust that customers had in the banking industry.</p> <p>Earning interest on checking accounts was a positive move from the point of view of customers. Until this time, only savings accounts earned interest.</p>
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		<p>Check 21 was created to increase the efficiency of processing checks by allowing “substitute checks.”</p> <p><b>Assessment</b></p> <ul style="list-style-type: none"> <li>• Circulate through the classroom</li> <li>• Check solutions to Independent Practice assignments.</li> <li>• Evaluate student class participation and homework.</li> <li>• Student Presentation</li> <li>• Peer review – questions – exit tickets</li> </ul>
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<p><u>CCSS.ELA-LITERACY.RI.11-12.4</u>  Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze how an author uses and refines the meaning of a key term or terms over the course of a text</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.1</u>  Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11-12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.1.B</u>  Work with peers to promote civil, democratic discussions and decision-making, set clear goals and deadlines, and establish individual roles as needed.</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.2</u>  Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p> <p><u>CCSS.ELA-LITERACY.WHST.11-12.8</u>  Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.</p> <p><u>CCSS.ELA-LITERACY.W.9-10.7</u>  <b>Conduct short as well as more sustained research</b> projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p><u>CCSS.ELA-LITERACY.W.9-10.8</u>  <b>Gather relevant information from multiple authoritative print and digital sources</b>, using advanced searches effectively; assess the usefulness of each source in answering the research question; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and following a standard format for citation.</p>
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<b>Big Idea: Business and Development of Banking</b>		
<b>Suggested days of instruction</b>	<b>Banking Grades: 9-12</b>	<b>Unit 2 Financial Institutions</b>
		<p><b>Overarching Goals:</b></p> <p>(1) Communicate banking ideas in clear, concise, organized language that varies in content, format and form for different audiences and purposes.</p> <p>(2) Comprehend, understand, analyze, evaluate, critique, solve, and respond to a variety of real-life situations.</p> <p>(3) Investigate, research, and synthesize information from a variety of sources.</p> <p>(4) Demonstrate knowledge of safety, teamwork and Leadership, and technological skills.</p>
		<b>Goal 2: Students will understand the purposes, similarities, and differences among types of financial institutions.</b>
<b>Objectives The student will be able to:</b>	<b>Essential Questions, Enduring Understandings, Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
<p>2.1 The student evaluates the role of banking in the modern economy</p> <p>2.2 Identify the types of depository institutions.</p> <p>2.3 Identify the types of non - depository institutions.</p> <p>2.4 Compare and contrast different types of financial institutions.</p>	<p><b>Essential Questions:</b></p> <p>What is the purpose for different types of financial institutions?</p> <p>What is the importance of credit unions?</p> <p>What are the effects of deregulation of the banking industry in the 1980s?</p>	<p><b>Learning Activities</b></p> <ul style="list-style-type: none"> <li>• Large group discussion</li> <li>• Research investigation on the internet</li> <li>• Small group discussion and presentation panel of the following terms:</li> </ul> <p>Types of financial institutions: Depository, non-depository Commercial banks, Services and Loans, Credit Unions, Insurance companies, Trust companies, Brokerage Firms, Investment Banks, Loan Companies, Currency Exchange, Regulators.</p> <p>Ask students to write down where they would prefer to put their money (for</p>



	<p><b><u>Enduring Understandings:</u></b></p> <p><b>Terms</b></p> <ul style="list-style-type: none"><li>· Financial institution - a “marketplace” where borrowers and savers come together</li><li>· Bank - a financial institution whose primary purposes are to take deposits from customers, invest, and lend money</li><li>· Depository institutions - obtain deposits from customers and use that money to invest or lend as part of their business</li><li>· Deposit - money placed in an account at a financial institution</li><li>· Depositor - someone who makes the deposit</li><li>· Non - depository institutions - do not take deposits but make their money from selling services</li><li>· Deregulation - occurred in the 1980s when restrictions were loosened on banks to allow for greater competition among different types of financial institutions</li></ul>	<p>example, name an institution) and why. Then have the recorder write responses on the board, tallying each card. Discuss the results with students.</p> <p>Internet search for Savings and Loan fraud cases. Discuss one of the cases and explain why there are not as many savings and loans now as there were in the past.</p> <p>Emphasize that the main differences between depository and non - depository institutions is with the “deposits” themselves.</p> <p>Depository uses the deposits partially to keep on hand for customer withdrawals and also to make loans to other customers. Non - depository institutions use customer funds, which are not technically deposits, to invest in other ventures.</p> <p>Ask students why an insurance company is considered a financial intermediary.</p> <p>Ask students if they have ever seen the E-Trade commercials and if they understand what type of company it is. Research the company on the Internet. Mention other companies that are brokerage firms, many of which are online, and explain that the costs can vary depending upon if the business provides investment advice or not.</p> <p>Small group discussion: compare and contrast the types of financial institutions such as commercial banks, savings and loan associations, credit unions, investment banks, and financial services companies.</p> <p>Ask students if they have seen commercials advertising loans with no credit check. What types of companies are these? What is the catch if they do not check your credit? Do these companies take in deposits and pay customers interest?</p> <p>Direct students to the following FDIC website:</p> <p><a href="https://www.fdic.gov/edie/index.htm">https://www.fdic.gov/edie/index.htm</a></p> <p>This site includes the EDIE, Electronic Deposit Insurance Estimator, calculator. Have students enter an institution name, type of account, and fictitious amounts to see a “report” of whether or not the account is covered and how much of the balance would be insured.</p> <p>Explain that this is a good way customers can plan for the future if they save</p>
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	<p><b>Assessment</b></p> <ul style="list-style-type: none"> <li>• Circulate through the classroom</li> <li>• Check solutions to Independent Practice assignments.</li> <li>• Evaluate student class participation and homework.</li> <li>• Student Presentation</li> <li>• Peer review – questions</li> <li>• Test – exit tickets</li> </ul>	<p>money for long periods of time.</p> <p>Have students conduct Internet research in pairs by searching for causes of the banking crisis of 2008. Ask for responses and discuss what they can personally do in the future to avoid being adversely affected by such a crisis.</p> <p>Have students go to the Federal Reserve Education website listed above and create a set of flashcards with vocabulary the student learned from this lesson.</p> <p>Students can write an exit ticket stating one difference between three types of financial institutions.</p>
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<p><u>CCSS.ELA-LITERACY.W.11-12.7</u>  Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p><u>CCSS.ELA-LITERACY.W.11-12.8</u>  Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.1</u>  Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11-12 topics, texts, and issues, building on others' ideas and expressing their own clearly and persuasively.</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.1.B</u>  Work with peers to promote civil, democratic discussions and decision-making, set clear goals and deadlines, and establish individual roles as needed.</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.2</u>  Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p> <p><u>CCSS.ELA-LITERACY.WHST.11-12.8</u>  Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the specific task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.</p>
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<b>Big Idea: Business and Development of Banking</b>		
<b>Suggested days of instruction</b>	<b>Banking Grades: 9-12</b>	<b>Unit 3</b> <b>Variety of banking services</b>
		<p><b>Overarching Goals:</b></p> <p>(1) Communicate banking ideas in clear, concise, organized language that varies in content, format and form for different audiences and purposes.</p> <p>(2) Comprehend, understand, analyze, evaluate, critique, solve, and respond to a variety of real-life situations.</p> <p>(3) Investigate, research, and synthesize information from a variety of sources.</p> <p>(4) Demonstrate knowledge of safety, teamwork and Leadership, and technological skills.</p>
		<b>Goal 3: Students will identify the importance and characteristics of personal banking services and commercial banking services</b>
<b>Objectives The student will be able to:</b>	<b>Essential Questions, Enduring Understandings, Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
<p>3.1 Describe the nature of banking processes;</p> <p>3.2 Describe the types of banking services;</p> <p>3.3 Discuss retail bank products and services;</p> <p>3.4 Explain business bank</p>	<p><b>Essential Questions:</b></p> <p>What is banking processes and services and what are they used for?</p> <p>What are the client needs and wants and how to influence purchase decision and enhance future business opportunities in banking services?</p> <p><b>Enduring Understandings:</b></p> <p>The main purposes of this lesson are to help students understand the following</p>	<p><b>Learning Activities</b></p> <p>Direct students to the following website:</p> <p><a href="http://www.newyorkfed.org/education/addpub/Comic_Banks.pdf">http://www.newyorkfed.org/education/addpub/Comic_Banks.pdf</a></p> <p>Have them go to the “Story of Banks” and take notes on the many banking services that are discussed in the comic strip.</p> <p>Ask students to provide you with names of several area banks.</p> <p>Check some of these sites with students and show them how to locate the types of services for the various banks. Explain the terminology to look for on the sites and how it applies to them.</p>



<p>products and services;</p> <p>3.5 Discuss the nature of loan products; and</p> <p>3.6 Discuss trust services available to customers.</p> <p>3.7 Describe the importance of selling in the banking industry;</p> <p>3.8 Demonstrate cross - selling bank products and services;</p> <p>3.9 Explain the process of opening a new account;</p> <p>3.10 Conduct mock calls on small business clients;</p> <p>3.11 Interpret loan terms for a client; and plan a sales campaign.</p>	<p>concepts:</p> <ul style="list-style-type: none"> <li>· The purposes for different types of financial institutions</li> <li>· The purposes for the different products and services offered by financial institutions</li> <li>· The decision - making process when selecting banking services</li> </ul> <p>Businesses need money on occasion and make loans just as individuals do. Businesses have to prove their credit - worthiness also. The most common way is through analyzing debt ratios, which basically compare a company's debt (how much it owes) to its assets (what it owns and its income (sales)).</p> <p>Businesses, as well as individuals, pay a premium, which is the amount paid to purchase insurance. One type of life insurance that is al considered an investment product is a whole - life policy. This policy builds cash value so as the value grows, it can also be borrowed at a later date. Have students search for this type of policy on the Internet and look at advantages and disadvantages of this type of policy</p>	<p>At the following website there is an activity with banking service terminology that students can do online (teacher can also print the activity).</p> <p>Click the "Financial Services" word search:</p> <p><a href="http://federalreserveeducation.org/resources/games/wordsearch/">http://federalreserveeducation.org/resources/games/wordsearch/</a></p> <p>In pairs, students can identify three banks within a close radius of your school and create a table that lists the services that may be appropriate for young adults and rewards or fees that may be charged. They should report their findings to the class and note any similarities and differences between the results.</p> <p>Have students go to several different banking websites again (either commercial banks or credit unions). Show them where to locate mortgage or auto loan rates.</p> <p>Many sites will also have calculators so students can calculate how much house payments or car payments will be based upon a specified interest rate.</p> <p>Provide students with a sample "Truth in Lending Disclosure" form at <a href="http://www.in.gov/dfi/2583.htm">http://www.in.gov/dfi/2583.htm</a></p> <p>Explain to students that when they take out a loan, they will receive this form (by law) that shows all costs.</p> <p>By this point students should be able to locate credit card rates on the various banking websites that were previously used. Ask for a volunteer to record the variety of rewards offered for the different cards on the board or document camera. For example, rewards might include miles, cash back, or product discounts.</p> <p>Since the students have examined features of personal banking, now have them look at commercial banking services. They will better understand services offered by reviewing actual websites. This will also make them more informed about the banking choices they will make in</p>
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		<p>the future.</p> <p>Ask students if they know about any trends in banking today compared to in the past.</p> <p>Ask students if they can name at least three different banking products or services.</p> <p>Ask students what they would do with the money if they won a 25 million dollar lottery.</p> <p><b>Assessment</b></p> <ul style="list-style-type: none"> <li>• Circulate through the classroom</li> <li>• Check solutions to Independent Practice assignments.</li> <li>• Evaluate student class participation and homework.</li> <li>• Student Presentation- banking services brochure</li> <li>• Peer review – questions</li> <li>• Banking service Commercial: 30-second video advertisement, or commercial, using several of the different types of banking services they have learned about. The commercial should have a clear purpose and intended audience.</li> </ul>
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<p><u>CCSS.ELA-LITERACY.RI.11-12.1</u> Cite strong and thorough textual evidence to support analysis of what the text says explicitly as well as inferences drawn from the text, including determining where the text leaves matters uncertain.</p> <p><u>CCSS.ELA-LITERACY.W.11-12.7</u> Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.</p> <p><u>CCSS.ELA-LITERACY.W.11-12.8</u> Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.</p> <p><u>CCSS.ELA-LITERACY.RI.11-12.7</u> Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.</p> <p><u>CCSS.ELA-LITERACY.RI.11-12.8</u> Delineate and evaluate the reasoning in seminal U.S. texts, including the application of constitutional principles and use of legal reasoning</p>
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<b>Big Idea: Business and development of Banking</b>			
<b>Suggested days of instruction</b>	<b>Banking Grades: 9-12</b>	<b>Unit 4      Banking Pathways</b>	
		<p><b>Overarching Goals:</b></p> <p>(1) Communicate banking ideas in clear, concise, organized language that varies in content, format and form for different audiences and purposes.</p> <p>(2) Comprehend, understand, analyze, evaluate, critique, solve, and respond to a variety of real-life situations.</p> <p>(3) Investigate, research, and synthesize information from a variety of sources.</p> <p>(4) Demonstrate knowledge of safety, teamwork and Leadership, and technological skills.</p>	
		<p><b>Goal 4: Students will understand the many career opportunities that exist within the financial services industry.</b></p>	
<b>Objectives The student will be able to:</b>	<b>Essential Questions, Enduring Understandings, Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>	
<p>4.1 Students will identify educational requirements for different job titles in the banking industry.</p> <p>4.2 Students will discern appropriate job duties for different banking</p>	<p><b>Essential Questions:</b>      What are ...</p> <ul style="list-style-type: none"> <li>· The requirements to obtaining employment by a financial institution</li> <li>· The different job duties of a variety of job titles in the banking industry</li> <li>· The performance standards associated with different banking jobs</li> </ul>	<p><b>Learning Activities</b></p> <p>Class discussion:</p> <p>Ask students if they know what is required to get a job in the banking industry.</p> <p>Ask students if they are familiar with educational paths to banking careers.</p> <p>Ask students if they know how to locate information about banking jobs</p> <p>Explain to students that career opportunities in the banking industry are growing, one of the reasons being the merging of banking and financial services. Another reason is the increasing age of baby</p>	



<p>positions.</p> <p>4.3 Students will compare and contrast different job descriptions for different job categories within a financial institution, as well as the requirements for the positions.</p> <p>4.4 Students will describe basic teller performance standards.</p> <p>4.5 Explain the role and responsibilities of administrative careers in banking services; and</p> <p>4.6 Describe the role and responsibilities of executive and managerial careers in banking services.</p>	<p><b><u>Enduring Understandings:</u></b></p> <p><u>I. Categories of Banking Jobs</u> Management, Financial Services, Administrative, Office, Support</p> <p><u>II. Management</u> A. Financial (branch or operations) managers: Usually Bachelor's degree, Create short, and long-term goals, Oversee branches, Resolve customer issues, Hiring, payroll, oversee departments</p> <p>B. Loan officers, Credit Analyst, Mortgage Banker, Credit, Manager, Risk Manager: High school diploma, possibly a license, Review loan applications, Make recommendations to approve or deny applications</p> <p>C. Trust Officers: Handle pensions, Handle profit - sharing, Handle estates</p> <p><u>III. Financial Services</u> A. Sales positions: 1) Selling bank services such as: Lines of credit, CDs, Other banking services, 2) Handles marketing of the bank: Promotions, Credit cards</p> <p>B. Investment banking: 1)Selling securities and commodities, 2) Usually Bachelor's degree, 3) License required, 4) Register with FINRA (Financial Industry Regulatory Authority)</p> <p><u>IV. Administrative</u> A. Minimum high school diploma, good communication skills and math skills:</p> <p>Tellers: Walk - in, Drive - through customers, Customer service - answer customer questions, New accounts - opening accounts, Call centers (Answer</p>	<p>boomers that are looking for places to safely and profitably deposit or invest their money for retirement. The majority of available banking jobs are at or near entry - level.</p> <p>Once that experience is gained, employees can progress through the different pathways of financial careers.</p> <p>Ask students to volunteer what they think different banking jobs are. Most likely they will respond first with "teller." Explain that this position can serve as a springboard to others careers in banking because of several important skills. Ask students what skills they think are needed to be a teller. Then stress the importance of good communication skills, customer service skills, math skills, and being detail - oriented.</p> <p>Many financial services jobs require a license or certification.</p> <p>With the students, check online about information regarding the following licenses: CFP (Certified Financial Planner) and Series 7. These may be required to sell certain securities.</p> <p>Administrative and office positions together make up approximately 60% of banking jobs. These jobs are where the greatest numbers of customers interact with employees and where many first impressions are made. Stress the importance of customer service and professionalism in creating a positive first impression, which can increase any company's business.</p> <p>These office jobs are not only essential to the image of the financial institution, but records and data are maintained through these positions as well.</p> <p>While these support positions are not necessarily front - line positions, they are essential to the smooth running of the business.</p>
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	<p>customer calls, Respond to customer emails)</p> <p><u>V. Office</u> Receptionist, Secretaries/administrative assistants, Data entry, Bookkeepers, Accountants, Supervisors</p> <p><u>VI. Support</u> Lawyers-examine documents, Technology/IT-online banking and security, Auditors-review financial documents, Human resources-hiring, payroll, and training</p> <p><u>VII. Banking Job Types and Titles</u> Check Processors, Bank Examiners, Mortgage Loan Originator, Trust Officer or Administrator, Bank Teller, Loan Officer, Branch Manager, Investment Banker, Stockbroker, Human Resource Manager, Relationship Manager</p> <p><u>VIII. Management Trainee Programs</u> A. Generally have at least two parts: 1) Classroom-based, 2) On-the-job training B. Rotations through various departments C. Usually last from one to two years</p> <p><u>IX. Average Salaries</u></p> <p><u>X. Educational Requirements</u> A. Bank Teller: 1) High school diploma 2) On - the - job training</p>	<p>Have students visit the following web site:</p> <p><a href="http://www.econedlink.org/lessons/docs_lessons/367_activityone1.pdf">www.econedlink.org/lessons/docs_lessons/367_activityone1.pdf</a></p> <p>In pairs, have students answer the questions about bank tellers.</p> <p>Explain that the graph shows average salaries for different financial service jobs, but these salaries can vary with education and experience.</p> <p><b>Assessment</b></p> <ul style="list-style-type: none"> <li>• Check solutions to Independent Practice assignments.</li> <li>• Evaluate student class participation and homework.</li> <li>• Peer review – questions</li> <li>• Students are to go to the following website, and select two different bureaus:</li> </ul> <p><a href="http://www.treasury.gov/careers/Pages/careers_bureaus.aspx">http://www.treasury.gov/careers/Pages/careers_bureaus.aspx</a></p> <p>Determine three different job titles or careers that can be found in these two bureaus. After reading/researching what these different bureaus do, create a tree diagram with each of the two bureaus selected and the three accompanying jobs, all displayed as branches, in addition to including each job description as well as education requirement. Graphics that are relevant to the job descriptions or bureau may be included to enhance the document.</p> <ul style="list-style-type: none"> <li>• Students are to research any financial service/banking job on either the <a href="http://www.bls.gov">www.bls.gov</a> or <a href="http://www.onetonline.org">www.onetonline.org</a> websites. They will create a document that they can project on a document camera (or else create a poster so other students can view the information) with clues to which occupation is described. Do not include the job title. This is what students will search for using a QR code. Clues should include information from each section of the website description for the job (such as tasks or nature of the job, salary, educational requirements,</li> </ul>
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		<p>skills, etc.). Then students will create a QR code with the web address of where to find the solution to the hunt. You can assist them in locating a website to generate free QR codes. The code can be copied onto their document or printed and affixed to the poster. Posters can be posted around the room. Then students will present their scavenger hunt to the class and the students will download a bar code or QR code reader onto their phones so they can search for the solution to each other's scavenger hunt.</p>
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CCSS.ELA-LITERACY.RI.11-12.3  
Analyze a complex set of ideas or sequence of events and explain how specific individuals, ideas, or events interact and develop over the course of the text.

CCSS.ELA-LITERACY.RI.11-12.2  
Determine two or more central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to provide a complex analysis; provide an objective summary of the text.

CCSS.ELA-LITERACY.RI.11-12.7  
Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

CCSS.ELA-LITERACY.RI.11-12.8  
Delineate and **evaluate the reasoning** in seminal U.S. texts, including the application of constitutional principles and use of legal reasoning.

CCSS.ELA-LITERACY.W.11-12.1.C  
Use words, phrases, and clauses as well as varied syntax to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.

CCSS.ELA-LITERACY.W.11-12.2.B  
Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.

CCSS.ELA-LITERACY.W.11-12.2.D  
Use precise language, domain-specific vocabulary, and techniques such as metaphor, simile, and analogy to manage the complexity of the topic.

CCSS.ELA-LITERACY.W.11-12.2.E  
Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.

CCSS.ELA-LITERACY.W.11-12.4  
Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

CCSS.ELA-LITERACY.W.11-12.6  
Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

CCSS.ELA-LITERACY.W.11-12.7  
Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.



<b>Big Idea: Marketing, Selling, and Customer Relations of Banks</b>		
<b>Suggested days of instruction</b>	<b>Banking Grades: 9-12</b>	<b>Unit 5</b>
		<b>Customer Relationships</b>
		<p><b>Overarching Goals:</b></p> <p>(1) Communicate banking ideas in clear, concise, organized language that varies in content, format and form for different audiences and purposes.</p> <p>(2) Comprehend, understand, analyze, evaluate, critique, solve, and respond to a variety of real-life situations.</p> <p>(3) Investigate, research, and synthesize information from a variety of sources.</p> <p>(4) Demonstrate knowledge of safety, teamwork &amp; Leadership, and technological skills.</p>
		<b>Goal 5 : Students will understand the importance of building and maintaining positive customer relationships to enhance banking opportunities and profitability.</b>
<b>Objectives</b> The student will be able to::	<b>Essential Questions, Enduring Understandings, Sample Conceptual Understandings</b>	<b>Instructional Tools / Materials / Technology / Resources / Learning Activities / Interdisciplinary Activities / Assessment Model</b>
<p>5.1 - Students will demonstrate understanding and be able to apply various selling techniques.</p> <p>5.2 - Students will demonstrate the importance of relationship banking</p> <p>5.3 - Students will demonstrate understanding of the importance of getting to know the customer and his/her financial needs</p>	<p><b>Essential Questions:</b></p> <p>What is the importance of effective selling in the profitability of a financial service provider?</p> <p><b>Enduring Understandings:</b></p> <p>Relationship banking involves building the public image of the bank, providing excellent customer and community service, thus increasing employee morale and profitability of the bank.</p>	<p><b>Learning Activities</b></p> <p>Locate bank advertisements either in the newspaper or online. Have students review different ads and determine what a common theme might be. They will probably respond with “attracting customers.” Banks use many special offers and rewards to attract customers and expand the business from their current customers.</p> <p>Discuss different types of situations that happen between customers and a bank. For example, long lines in the drive through, waiting for a teller to finish a long transaction, a receptionist on a personal phone call, or even a customer complaint. In pairs, have students choose a scenario or create their own, and instruct them to demonstrate a role-play of good versus poor customer service.</p>



	<p>Relationship banking also includes a trust component. The customer trusts that, in the case of managing an investment portfolio, the banker will have the customers' best interest at heart and make appropriate decision on the customers' behalf. This involves good advice as well as frequent communication.</p> <p>I. What do banks sell?</p> <ul style="list-style-type: none"><li>A. Banking products</li><li>B. Financial services</li><li>C. Relationships</li></ul> <p>II. What is relationship banking?</p> <ul style="list-style-type: none"><li>A. Banking philosophy</li><li>B. Marketing philosophy</li><li>C. Goals:</li><li>D. Reduces costs of obtaining information with repeat customers</li><li>E. Builds customer loyalty</li><li>F. Builds company reputation</li><li>G. Used primarily with small - to medium - sized banks but spreading to large banks</li></ul> <p>III. Customer Expectations</p> <ul style="list-style-type: none"><li>A. Money in a safe place</li><li>B. Convenient access to money</li><li>C. Highest possible return on investment</li><li>D. Relationship with the bank</li></ul> <p>IV. Building Community Relationships</p> <ul style="list-style-type: none"><li>A. Community Reinvestment Act (CRA)</li><li>B. Federal Financial Institutions Examination Council (FFIEC)</li><li>C. Public relations and Marketing</li></ul>	<p>Direct students to the following web site:</p> <p><a href="http://www.occ.gov/tools-forms/tools/compliance-bsa/cra-perf-eval-search.html">http://www.occ.gov/tools-forms/tools/compliance - bsa/cra - perf - eval - search.html</a></p> <p>Have students search (in pairs) for banks with Outstanding OCC Performance Evaluations regarding CRA compliance. See if there are any in your community.</p> <p>Discuss the various types of life events or life changes that people go through. They may say buying a car or house, having a baby, or retiring. Write the suggestions on the board. Then discuss what types of financial services people in the different categories would prefer. Write those responses underneath the appropriate life event.</p> <p>You can also ask a student to volunteer drawing lines on the board connecting the various services that may be considered as cross - selling or up - selling. Students can then make the connection with the many types of services available to many different types of customers.</p> <p>Ask students if they have ever received telemarketing phone calls at home. Get their feedback as to what they think of these calls and what they would do if they had to make calls to customers or potential customers.</p> <p>In pairs, have students search for several different financial institution websites. Then have them address the following features on the left. Then ask them to rank the sites. Ask a student to record first, second, and third place choices on the board and tally the responses.</p> <p>Explain that any effective customer relationships include practices such as personal contact, sending literature that is concise with a catchy format, follow - up phone call, and thank</p>
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	<p>V. Community Reinvestment Act of 1977</p> <p>A. Promotes banking services to communities          B. Extends credit to community members          C. Prohibits redlining:          D. Monitored, evaluated, and examined by the OCC, FRB, OTS, and FDIC</p> <p>VI. Federal Financial Institutions Examination Council (FFIEC)</p> <p>A. Established in 1979          B. Charged with enforcing standards and conducting examinations of financial institutions along with the appropriate agencies that supervise these institutions          B. Convenient access to money          C. Highest possible return on investment          D. Relationship with the bank</p> <p>IV. Building Community Relationships</p> <p>A. Community Reinvestment Act (CRA)          B. Federal Financial Institutions Examination Council (FFIEC)          C. Public relations and Marketing</p>	<p>you notes after a meeting or contact by mail or phone call.</p> <p>Ask students what they think social media attempts to do to attract customers. Answers may include offering specials on different banking services or trying to make connections with people by relating to them through social media.</p> <p>Positive customer relationships do not end after the transaction is made. Emphasize the importance of maintaining the customer relationship. Not only does this contribute to a positive public image for the business, but it also creates repeat business from current customers and increased business from new customers</p> <p><b>Assessment</b></p> <ul style="list-style-type: none"> <li>• Check solutions to Independent Practice assignments.</li> <li>• Evaluate student class participation and homework.</li> <li>• Peer review – questions</li> <li>• Sales Campaign Assignment #2 - Students are to create a sales campaign for a grand opening of a fictitious bank. This campaign will contain several documents. First, the student creates an outline detailing the steps of the plan (using the presentation slide as a guideline) identifying the “Four Ps” of marketing. Second, create an attractive flyer that would be mailed out to community members (potential customers) including pertinent facts such as the name of the bank, the date of the grand opening, the times, the activities for individuals, families, and kids, contact information in case they would like more information, and possibly a special product offering, prize, or contest. The third document is a thank - you note to your customers. Address them by name, mention something you remember about them, thank them for attending the grand opening, and provide contact information as well as an upcoming promotion or event.</li> </ul>
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CCSS.ELA-LITERACY.RI.11-12.3

Analyze a complex set of ideas or sequence of events and explain how specific individuals, ideas, or events interact and develop over the course of the text.

CCSS.ELA-LITERACY.RI.11-12.2

Determine two or more central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to provide a complex analysis; provide an objective summary of the text.

CCSS.ELA-LITERACY.RI.11-12.7

Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

CCSS.ELA-LITERACY.RI.11-12.8

Delineate and **evaluate the reasoning** in seminal U.S. texts, including the application of constitutional principles and use of legal reasoning.

CCSS.ELA-LITERACY.W.11-12.1.C

Use words, phrases, and clauses as well as varied syntax to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.

CCSS.ELA-LITERACY.W.11-12.2.B

Develop the topic thoroughly by selecting the most significant and relevant facts, extended definitions, concrete details, quotations, or other information and examples appropriate to the audience's knowledge of the topic.

CCSS.ELA-LITERACY.W.11-12.2.D

Use precise language, domain-specific vocabulary, and techniques such as metaphor, simile, and analogy to manage the complexity of the topic.

CCSS.ELA-LITERACY.W.11-12.2.E

Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.

CCSS.ELA-LITERACY.W.11-12.4

Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

CCSS.ELA-LITERACY.W.11-12.6

Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

CCSS.ELA-LITERACY.W.11-12.7

Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.



## **Part 2**



**Unit 6: Teller Operations**

**Role of a Teller**

Terminology: Competence, Confidence, Confidentiality, Courtesy, Head teller, Job description, Mission statement, On the job training, Procedures, Punctuality, Teller

What students should know	What students should be able to demonstrate	
Knowledge	Application	Assessment
Define terminology	Prepare a list of terms with definitions	<ul style="list-style-type: none"> <li>• Check solutions to Independent Practice assignments.</li> <li>• Evaluate student class participation and homework.</li> <li>• Peer review – questions</li> <li>• Creation of rubric by students</li> </ul>
Examine common work practices	Provide examples of common work practices <ul style="list-style-type: none"> <li>• Punctuality/attendance</li> <li>• Communication skills</li> <li>• Professional dress</li> <li>• Following rules and procedures</li> </ul>	
Discuss duties of a teller	Research and present, in the form of a job description the duties of a teller <ul style="list-style-type: none"> <li>• Promoting good customer relations</li> <li>• Maintaining confidentiality</li> <li>• Selling bank products and services</li> <li>• Cash handling</li> <li>• Recording transactions</li> </ul> Balancing transaction	<u>CCSS.ELA-LITERACY.W.11-12.7</u> Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation. <u>CCSS.ELA-LITERACY.W.11-12.8</u> Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation. <u>CCSS.ELA-LITERACY.SL.11-12.4</u>
Explore different Mission Statements of banks	Obtain and evaluate mission statements from multiple banks	Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range of formal and informal tasks. <u>CCSS.ELA-LITERACY.SL.11-12.5</u>
Discuss the supervisor role	Describe the role of the supervisor (Head teller)	<u>CCSS.ELA-LITERACY.SL.11-12.5</u> Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.



**Primary Responsibilities**

Terminology: Balancing, Cash in, Cash out, Cash ticket, Credit, Debit, Negotiable instrument, Overage, Posted errors, Proof (prove), Shortage, Slide errors, Transpositions

What students should know	What students should be able to demonstrate	
Knowledge	Application	Assessment
Define terminology	Prepare a list of definitions	
Recognize opening teller procedures	Simulate teller opening procedures <ul style="list-style-type: none"> <li>• Verify work station area</li> <li>• Review supply stock</li> <li>• Order currency and coin from vault</li> </ul> Sign on to the computer system	<ul style="list-style-type: none"> <li>• Circulate through the classroom</li> <li>• Check solutions to Independent Practice assignments.</li> <li>• Evaluate student class participation and homework.</li> <li>• Student Presentation- banking services brochure</li> <li>• Peer review – questions</li> </ul>
Demonstrate balancing procedures	Reconcile / balance cash drawers Describe the role of cash in balancing Discuss the importance of internal and external controls Describe steps to take to resolve differences Discuss cash errors	<p><u>CCSS.ELA-LITERACY.L.11-12.5</u>            Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.</p> <p><u>CCSS.ELA-LITERACY.L.11-12.5.A</u>            Interpret figures of speech (e.g., hyperbole, paradox) in context and analyze their role in the text.</p>
Recognize closing procedures	Simulate teller closing procedures <ul style="list-style-type: none"> <li>• Bundle all proof work</li> <li>• Secure negotiable</li> <li>• Sign off computer</li> <li>• Lock up cash</li> <li>• Search work area for valuables</li> </ul> Complete cash totals for cash in and out for the day	<p><u>CCSS.ELA-LITERACY.SL.11-12.6</u>            Adapt speech to a variety of contexts and tasks, demonstrating a command of formal English when indicated or appropriate.</p> <p><u>CCSS.ELA-LITERACY.SL.11-12.2</u>            Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.</p>



### Check Handling

Terminology: Bearer, Blank endorsement, Check, Check holds, Counter checks, Corporate/Business checks, Drawee, Drawer, Electronic Check Conversion (ECC), Endorsement, Financial institution checks, Government checks, Holder in due course, On-us checks, On-them checks, Overdraft, Payee, Personal checks, Postdated checks, Qualified endorsement, Restrictive endorsement, Special endorsement, Staldated check, Stop payment, Traveler's checks

What students should know	What students should be able to demonstrate	Assessment
Knowledge	Application	
Define terminology	Prepare a list of definitions	<ul style="list-style-type: none"> <li>• Constructive Quizzes</li> <li>• Check solutions to Independent Practice assignments.</li> <li>• Evaluate student class participation and homework.</li> <li>• Student Presentation- banking services brochure</li> <li>• Peer review – questions</li> <li>• Graphic organizers</li> </ul>
Recognize the elements of a check	Identify the basic components of a check	
Discuss different types of checks	Recognize the different types of checks	
Discuss different types of endorsements	Compare several types of endorsements	
Verify acceptable forms of identification	Examine different forms of acceptable identification	
Explain the concept of clearing checks for payment	Identify the different methods for clearing checks for payment	
Discuss electronic money transfer	Identify the advantages electronic transfers have over checks as a means of payment.	
		<p><u>CCSS.ELA-LITERACY.RI.11-12.3</u> Analyze a complex set of ideas or sequence of events and explain how specific individuals, ideas, or events interact and develop over the course of the text.</p> <p><u>CCSS.ELA-LITERACY.RI.11-12.4</u> Determine the meaning of words and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze how an author uses and refines the meaning of a key term or terms over the course of a text.</p> <p><u>CCSS.ELA-LITERACY.RI.11-12.7</u> Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.</p> <p><u>CCSS.ELA-LITERACY.W.11-12.1.D</u> Establish and maintain a formal style and objective tone while attending to the norms and conventions of the discipline in which they are writing.</p> <p><u>CCSS.ELA-LITERACY.W.11-12.1.E</u> Provide a concluding statement or section that follows from and supports the argument presented.</p>



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### Characteristics of Currency & Coin

Terminology: Altered money, Color-shifting ink, Counterfeit money, Currency Transaction Report, Mutilated money, Raised bill, Suspicious Activity Report, Unfit money

What students should know	What students should be able to demonstrate	
Knowledge	Application	Assessment
Define terminology	Prepare a list of definitions	<ul style="list-style-type: none"> <li>• Individual whiteboards</li> <li>• Observations</li> <li>• Exit ticket</li> <li>• Graphic organizer</li> </ul>
Discuss how new currency is placed into circulation and old currency is removed	Identify the importance of circulation of good currency in the system.	
Identify mutilated, unfit, altered, and counterfeit money	Differentiate mutilated, unfit, altered, and counterfeit money	<p><u>CCSS.ELA-LITERACY.RI.11-12.2</u> Determine two or more central ideas of a text and analyze their development over the course of the text, including how they interact and build on one another to provide a complex analysis; provide an objective summary of the text.</p> <p><u>CCSS.ELA-LITERACY.L.9-10.4</u> Determine or clarify the meaning of unknown and multiple-meaning words and phrases based on <i>grades 9-10 reading and content</i>, choosing flexibly from a range of strategies.</p> <p><u>CCSS.ELA-LITERACY.RST.9-10.9</u> <b>Compare and contrast</b> findings presented in a text to those from other sources (including their own experiments), noting when the findings support or contradict previous explanations or accounts.</p> <p><u>CCSS.ELA-LITERACY.SL.9-10.1.C</u> <b>Propel conversations</b> by posing and responding to questions that relate the current discussion to broader themes or larger ideas; actively incorporate others into the discussion; and clarify, verify, or challenge ideas and conclusions.</p>
Examine the characteristics of currency	Diagram the characteristics of currency	
Compare and contrast the methods of counting currency	Demonstrate a method for counting currency <ul style="list-style-type: none"> <li>• Hand to counter method</li> </ul> Hand to hand method	
Discuss cash transactions that require completing a Currency Transaction Report and Suspicious Activity Report	Complete the form based on a case scenario	



### Bank Security

Terminology: Bait Money, Bank Protection Act, Description Sheet, Dye Pack, Embezzlement, Extortion, Forgery, Fraud, Kiting, Money Laundering

What students should know	What students should be able to demonstrate	
Knowledge	Application	Assessment
Define terminology	Prepare a list of definitions	<ul style="list-style-type: none"> <li>• Peer assessment</li> <li>• Student rubric development</li> <li>• Four corners</li> <li>• Graphic organizers</li> <li>• Think-pair-share</li> </ul>
Understand the appropriate behavior before, during and after a robbery	Identify the importance of circulation of good currency in the system.	
Restate the safe/appropriate response to a fire, bomb or kidnapping threat	Differentiate mutilated, unfit, altered, and counterfeit money	
Know your emergency response plan for natural disasters	Diagram the characteristics of currency – Using technology	<p><u>CCSS.ELA-LITERACY.RI.9-10.4</u> Determine the <b>meaning of words</b> and phrases as they are used in a text, including figurative, connotative, and technical meanings; analyze the cumulative impact of specific word choices on meaning and tone.</p> <p><u>CCSS.ELA-LITERACY.W.9-10.1.C</u> Use words, phrases, and clauses to link the major sections of the text, create cohesion, and clarify the relationships between claim(s) and reasons, between reasons and evidence, and between claim(s) and counterclaims.</p> <p><u>CCSS.ELA-LITERACY.W.9-10.1.E</u> Provide a <b>concluding statement</b> or section that follows from and supports the argument presented.</p> <p><u>CCSS.ELA-LITERACY.W.9-10.2.D</u> Use precise language and domain-specific vocabulary to manage the complexity of the topic.</p> <p><u>CCSS.ELA-LITERACY.W.9-10.6</u> <b>Use technology</b>, including the Internet, to produce, publish, and update individual or shared writing products, taking advantage of technology's capacity to link to other information and to display information flexibly and dynamically.</p>
Describe methods of identify theft and discuss ways to prevent identify theft	Demonstrate a method for counting currency <ul style="list-style-type: none"> <li>• Hand to counter method</li> </ul> Hand to hand method Describe in writing	
Discuss technology security	Complete the form based on a case scenario	
Discuss physical security	Small group discussion – then share	