

Student's Name/Initials

/

Date

Teacher's Initials

Date

Banking Services

DIRECTIONS: Evaluate the student using the applicable rating scales below and check the appropriate box to indicate the degree of competency. The ratings 3, 2, 1, and N are not intended to represent the traditional school grading system of A, B, C, and D. The description associated with each of the ratings focuses on the level of student performance or cognition for each of the competencies listed below.

PERFORMANCE RATING

- 3 - Skilled--can perform task independently with no supervision
- 2 - Moderately skilled--can perform task completely with limited supervision
- 1 - Limitedly skilled--requires instruction and close supervision
- N - No exposure--has no experience or knowledge of this task

COGNITIVE RATING

- 3 - Knowledgeable--can apply the concept to solve problems
- 2 - Moderately knowledgeable--understands the concept
- 1 - Limitedly knowledgeable--requires additional instruction
- N - No exposure--has not received instruction in this area

A. Safety and Ethics

3 2 1 N

- ___ ___ ___ ___ 1. Identify major causes of work-related accidents in offices.
- ___ ___ ___ ___ 2. Describe the threat of viruses to a computer network, methods of avoiding attacks, and options in dealing with virus attacks.
- ___ ___ ___ ___ 3. Identify potential abuse and unethical uses of computers and networks.
- ___ ___ ___ ___ 4. Explain the consequences of illegal and unethical uses of information technologies, e.g., privacy; illegal downloading; copyright violations; licensing infringement; and inappropriate uses of software, hardware, and mobile devices.
- ___ ___ ___ ___ 5. Differentiate between freeware, shareware, and public domain software copyrights.
- ___ ___ ___ ___ 6. Discuss computer crimes, terms of use, and legal issues such as copyright laws, fair use laws, and ethics pertaining to scanned and downloaded clip art images, photographs, documents, video, recorded sounds and music, trademarks, and other elements for use in Web publications.
- ___ ___ ___ ___ 7. Identify netiquette including the use of e-mail, social networking, blogs, texting, and chatting.
- ___ ___ ___ ___ 8. Describe ethical and legal practices in business professions such as

safeguarding the confidentiality of business-related information.

organizations can promote lifelong responsibility for community service and professional development.

B. Employability Skills

3 2 1 N

- ___ ___ ___ ___ 1. Identify positive work attitudes, e.g., appropriate dress code for the workplace, personal grooming, punctuality, time management, organization).
- ___ ___ ___ ___ 2. Demonstrate positive interpersonal skills, e.g., communication, respect, and teamwork.

C. Student Organizations

3 2 1 N

- ___ ___ ___ ___ 1. Explain how related student organizations are integral parts of career and technology education courses.
- ___ ___ ___ ___ 2. Explain the goals and objectives of related student organizations.
- ___ ___ ___ ___ 3. List opportunities available to students through participation in related student organization conferences / Competitions, community service, philanthropy, and other activities.
- ___ ___ ___ ___ 4. Explain how participation in career and technology education student

D. Business of Banking

3 2 1 N

- ___ ___ ___ ___ 1. Explain what a bank is and how the business of banking impacts your life.
- ___ ___ ___ ___ 2. Define basic banking terms.
- ___ ___ ___ ___ 3. Describe the impact of banks in your community.
- ___ ___ ___ ___ 4. Identify bank offerings of specific financial services.
- ___ ___ ___ ___ 5. Define the business of banking.
- ___ ___ ___ ___ 6. Identify trends in modern banking.
- ___ ___ ___ ___ 7. List banking activities that contribute to economic stability.
- ___ ___ ___ ___ 8. Explain how banking expands the economy.
- ___ ___ ___ ___ 9. Explain how banks acquire money to do business.

E. Development of U.S. Banking

3 2 1 N

- ___ ___ ___ ___ 1. Describe the connections between bank history and modern banking.
- ___ ___ ___ ___ 2. Identify traces of early U.S. banking that continue to exist today.

- ___ ___ ___ __3. Link banking system reforms to modern banking practice.
- ___ ___ ___ __4. Describe Federal Reserve activities.
- ___ ___ ___ __5. Identify different types of currency.
- ___ ___ ___ __6. Explain the evolution of U.S. currency.
- ___ ___ ___ __7. Determine the key factors for the establishment and expiration of the first and second banks of the U.S.
- ___ ___ ___ __8. Describe what problem helped create the Federal Reserve Act.
- ___ ___ ___ __9. Explain why Congress established the Federal Reserve System.
- ___ ___ ___ __10. Identify challenges of the banking systems in the U.S. during the twentieth century.
- ___ ___ ___ __11. Define the function and role of the Federal Reserve System.
- ___ ___ ___ __12. Explain how the Federal Reserve System influences banks and the economy.

F. Diverse Careers in Banking and Finance

- 3 2 1 N
- ___ ___ ___ __1. Identify the various departments in a bank.
 - ___ ___ ___ __2. Explain the various roles of bank employees.
 - ___ ___ ___ __3. Describe the process involved in hiring new bank employees.
 - ___ ___ ___ __4. Describe how bank employees are evaluated and disciplined.
 - ___ ___ ___ __5. Explain how banks organize their business by department.
 - ___ ___ ___ __6. Identify jobs that provide operational support at banks.
 - ___ ___ ___ __7. Identify the steps that a human resources department takes to hire new bank personnel.
 - ___ ___ ___ __8. List the information that an employee's record should include.
 - ___ ___ ___ __9. State the objectives of employee performance evaluations.
 - ___ ___ ___ __10. Describe the employee discipline process.

G. Money and Interest

- 3 2 1 N
- ___ ___ ___ __1. Describe the way the money supply affects your life.
 - ___ ___ ___ __2. Assess the current condition of the economy.
 - ___ ___ ___ __3. Identify the offerings of specific financial services.
 - ___ ___ ___ __4. Make distinctions between banks and other types of financial service businesses.
 - ___ ___ ___ __5. Define money supply.
 - ___ ___ ___ __6. Explain how money supply is measured.
 - ___ ___ ___ __7. Describe two types of money.
 - ___ ___ ___ __8. Explain the fractional reserve system.
 - ___ ___ ___ __9. Describe how money is created by bank activities.
 - ___ ___ ___ __10. Explain how money circulates in the U.S.
 - ___ ___ ___ __11. List factors that affect interest rates.
 - ___ ___ ___ __12. Explain which factors the Federal Reserve affects.

H. Deposits in Banks

- 3 2 1 N
- ___ ___ ___ __1. Describe specific accounts offered in your community.
 - ___ ___ ___ __2. Compare local account offerings to each other in terms of interest and features.
 - ___ ___ ___ __3. Categorize local account offerings in terms of industry criteria.
 - ___ ___ ___ __4. Recognize variations in deposit requirements and regulations as they apply to accounts in your area.
 - ___ ___ ___ __5. Define the term *transaction accounts*.
 - ___ ___ ___ __6. Identify major types of checking accounts.
 - ___ ___ ___ __7. Define the term *time deposits*.

- ___ ___ ___ __8. Identify major types of savings accounts.
- ___ ___ ___ __9. Describe how interest is calculated.
- ___ ___ ___ __10. Explain why compound interest is such a powerful savings tool.
- ___ ___ ___ __11. Explain the complexity of forces that influence the flow of deposits.
- ___ ___ ___ __12. Identify limitations of the Federal Reserve's influence on the flow of deposits.
- ___ ___ ___ __13. Describe several deposit account documents.
- ___ ___ ___ __14. Identify basic deposit account rules and what they cover.

I. Negotiable Instruments

- 3 2 1 N
- ___ ___ ___ __1. Describe payment systems.
 - ___ ___ ___ __2. Consider the use of negotiable instruments in daily life.
 - ___ ___ ___ __3. Describe the impact of technology on payment systems.
 - ___ ___ ___ __4. Define the term *negotiable instrument*.
 - ___ ___ ___ __5. Identify different types of negotiable instruments.
 - ___ ___ ___ __6. Identify bank requirements for honoring checks.
 - ___ ___ ___ __7. List common forms of check endorsements.
 - ___ ___ ___ __8. Identify three key laws that make today's check-clearing process possible.
 - ___ ___ ___ __9. Explain the sequence of events as a check is processed for payment.
 - ___ ___ ___ __10. List modern forms of payment systems.
 - ___ ___ ___ __11. Explain how banks and other financial institutions use automated forms of payment.

J. Bank Loans

3 2 1 N

- ___ ___ ___ 1. Describe consumer loans offered in your community.
- ___ ___ ___ 2. Read information about consumer loans carefully.
- ___ ___ ___ 3. Compare local loan offerings in terms of interest and fees.
- ___ ___ ___ 4. Recognize the impact of consumer loans on the economy.
- ___ ___ ___ 5. Describe how banks set lending policies and the risks involved in lending.
- ___ ___ ___ 6. Define major terms associated with consumer lending.
- ___ ___ ___ 7. Explain the difference between installment loans and open-end loans.
- ___ ___ ___ 8. List steps in the credit-approval process.
- ___ ___ ___ 9. Identify major criteria in a person's credit rating.
- ___ ___ ___ 10. Identify key factors in the cost of credit.
- ___ ___ ___ 11. Explain the impact of negative credit ratings on consumers.
- ___ ___ ___ 12. Explain the purpose of consumer protection laws in lending.
- ___ ___ ___ 13. Identify important laws associated with consumer loans.
- ___ ___ ___ 14. Explain how loans affect a bank's income.
- ___ ___ ___ 15. Describe the purpose of a bank's loan policy committee.

K. Mortgages

3 2 1 N

- ___ ___ ___ 1. Explain the many ways that mortgage lending intersects your life.
- ___ ___ ___ 2. Recognize mortgage lending and other services when you encounter them.
- ___ ___ ___ 3. Identify bank offerings of mortgage lending and financial services in your community.
- ___ ___ ___ 4. Identify various government-backed loan programs.
- ___ ___ ___ 5. Define the term *mortgage*.
- ___ ___ ___ 6. Identify several types of mortgages.

- ___ ___ ___ 7. Describe the components involved in obtaining a mortgage.
- ___ ___ ___ 8. Explain the mortgage approval process.
- ___ ___ ___ 9. Describe consumer protection laws that apply to mortgage lending.
- ___ ___ ___ 10. Describe laws directly related to mortgage lending.
- ___ ___ ___ 11. Explain the concept of government-backed loans.
- ___ ___ ___ 12. Identify government-backed programs to encourage home lending.

L. Commercial Lending

3 2 1 N

- ___ ___ ___ 1. Discuss commercial lending and services.
- ___ ___ ___ 2. Describe the various credit analysis tools used in commercial lending.
- ___ ___ ___ 3. Compare the different types of SBA loans.
- ___ ___ ___ 4. List purposes for commercial loans.
- ___ ___ ___ 5. Identify types of commercial loans.
- ___ ___ ___ 6. Identify basic ratios used in commercial underwriting.
- ___ ___ ___ 7. List other items used to evaluate commercial loans.
- ___ ___ ___ 8. Explain the importance of disclosure in commercial loans.
- ___ ___ ___ 9. Describe the purpose of the SBA.
- ___ ___ ___ 10. Explain SBA loan eligibility requirements.
- ___ ___ ___ 11. Identify SBA loan options.

M. Specialized Bank Services

3 2 1 N

- ___ ___ ___ 1. Discuss the specialized services whiteboard, graphics tablet, and tablet PC).
- ___ ___ ___ 2. Discuss recent banking legislation and changes in the business environment.
- ___ ___ ___ 3. Recognize different types of insurance and investment products.

- ___ ___ ___ 4. Compare the various types of financial planning products.
- ___ ___ ___ 5. Identify three types of financial institutions engaged in international banking.
- ___ ___ ___ 6. Describe international services offered by banks.
- ___ ___ ___ 7. Explain the effect of the Gramm-Leach-Bliley Act of 1999.
- ___ ___ ___ 8. List typical insurance and brokerage products available from financial institutions.
- ___ ___ ___ 9. Explain why banks are in a good position to offer cash management services.
- ___ ___ ___ 10. List several cash management services banks perform for businesses.
- ___ ___ ___ 11. Explain *trust services*.
- ___ ___ ___ 12. Identify important types of trust services banks provide.

N. Employment Opportunities

3 2 1 N

- ___ ___ ___ 1. Identify various departments in a bank.
- ___ ___ ___ 2. Explain the various roles of bank employees.
- ___ ___ ___ 3. Describe the process involved in hiring new bank employees.
- ___ ___ ___ 4. Describe how bank employees are evaluated and disciplined.
- ___ ___ ___ 5. Explain how banks organize their business by department.
- ___ ___ ___ 6. Identify jobs that provide operational support at banks.
- ___ ___ ___ 7. Identify the steps that a human resources department takes to hire new bank personnel.
- ___ ___ ___ 8. List the information that an employee's record should include.
- ___ ___ ___ 9. State the objectives of employee performance evaluations.
- ___ ___ ___ 10. Describe the employee discipline process.

O. Promoting the Bank

3 2 1 N

- ___ ___ ___ 1. Describe how a bank uses public relations to create its image.
- ___ ___ ___ 2. Identify the "do's" and "don'ts" of providing customer assistance to bank customers.
- ___ ___ ___ 3. Compare marketing and advertising and apply both concepts to financial institutions.
- ___ ___ ___ 4. Describe the process of creating a public image.
- ___ ___ ___ 5. Name the major tools used as part of a public relations effort.
- ___ ___ ___ 6. Explain the elements of good customer service.
- ___ ___ ___ 7. Identify behaviors that are inappropriate in dealing with customers.
- ___ ___ ___ 8. Explain how banks create a target market.
- ___ ___ ___ 9. Identify the way banks advertise their products and services.

___ ___ ___ 9. Explain how ethics applies to financial institutions.

P. Security and Ethics

3 2 1 N

- ___ ___ ___ 1. Identify what banks can do to prevent robbery and how they should respond if one occurs.
- ___ ___ ___ 2. Explain banking-related fraud and scams and how technology enables their performance.
- ___ ___ ___ 3. Identify the ethical issues that are pertinent to financial institutions.
- ___ ___ ___ 4. Demonstrate work ethics that meet industry standards including integrity, honesty, loyalty, perseverance, and security of all financial information.
- ___ ___ ___ 5. Explain how security measures can prevent bank robbery.
- ___ ___ ___ 6. Describe what bank employees should do during a robbery.
- ___ ___ ___ 7. Identify types of fraud that are committed against banks.
- ___ ___ ___ 8. Identify scams perpetrated against banking customers.