

# Banking Pathway

**Career Cluster:** Finance

**Cluster Big Idea:**

- Systems

**Cluster Enduring Understandings:**

- Money makes the world go around.
- The effective use of financial systems is important to a business.

**Cluster Essential Questions:**

- Is money important?
- How does something acquire value?
- Does the amount of your finances influence your person?
- Why are financial records important?
- Who is responsible for the financial system of a business?

**Pathway Big Idea:**

- Systems

**Pathway Enduring Understandings:**

- The banking system is the foundation of the economy.

**Pathway Essential Questions:**

- Why use banking services?
- Is your money safe?
- How are monetary policies developed?

**Standard Statement:** Students will utilize systems and technology that record, analyze, interpret, and communicate financial data.

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**Pathway Knowledge and Skills (what students should know and be able to do):**

Knowledge	Skills
Recognize appropriate software for task	Use appropriate software for various tasks
Ethics play a large part of business communications	Active listening
Familiarity with professional organizations	Effective verbal communication
Available career opportunities	Effective written communication
Strategies for disseminating information to assist in business decision-making	Follow directions through reading
	Create and maintain financial records

**Pathway Careers:** Credit Analyst, Loan Officer, Bill and Account Collector, Teller, Loan Processor, Customer Service Representative, Data Processor, Accounting, Internal Auditor, Compliance Officer, Title Researcher and Examiner, Abstractor, Credit Report Provider, Repossession Agent, Network Services, Operations Manager, Debt Counselor

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## Instructional Area: Business Law

<b>Performance Element BAN.01:</b> Examine the diversity of laws and regulations surrounding business in the United States.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Describe legal issues affecting businesses.</p> <p>Describe the nature of legally binding contracts.</p> <p>Discuss the nature of debtor-creditor relationships.</p> <p>Explain types of business ownership.</p>	<p>Discuss state regulation of the accounting industry.</p> <p>Explain types of business ownership.</p> <p>Explain the nature of business reporting requirements.</p>	<p>Discuss the impact of the Sarbanes-Oxley Act of 2002 on accounting.</p> <p>Describe the role of the Securities and Exchange Commission (SEC) in regulating the accounting industry.</p> <p>Review commerce laws and regulations that facilitate business operations.</p> <p>Review tax laws and regulations in order to adhere to government requirements.</p> <p>Identify the basic torts relating to business enterprises.</p> <p>Explain the nature of agency relationships.</p> <p>Discuss the nature of environmental law.</p> <p>Discuss the role of administrative law.</p>

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### Instructional Area: Compliance

<b>Performance Element BAN.02:</b> Define the key elements of a safety-and-soundness program that adheres to government regulations.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Identify the compliance functions.</p> <p>Discuss the individual employee responsibilities pertaining to a compliance program.</p> <p>Explain the policies and procedures needed for a compliance program.</p>	<p>Discuss issues addressed in a compliance audit.</p> <p>Describe the roles of a regulator.</p>
<b>Performance Element BAN.03:</b> Identify the state and federal regulations that govern banking services.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Explain the development of laws impacting banking services.</p> <p>Discuss the supervisory responsibilities of the Office of the Comptroller of the Currency (OCC) in the national banking system.</p> <p>Describe the roles of the Bank Secrecy Act (BSA) and the U.S. Patriot Act.</p> <p>Discuss the Community Reinvestment Act (CRA).</p> <p>Evaluate credit-card compliance in the state of Delaware.</p> <p>Discuss the requirements of the Equal Credit Opportunity Act (ECOA).</p> <p>Explain the impact of the Fair Credit Reporting Act (FCRA) on financial institutions.</p> <p>Explain the principles of the Federal Deposit Insurance Corporation (FDIC) insurance.</p> <p>Explain the Truth-in-Lending Act.</p>	<p>Prepare a financial institution’s presentation of its deposit accounts to clients.</p> <p>Explain the requirements of the Electronic Funds Transfer Act.</p> <p>Discuss the regulation of lands made to “insiders” (e.g., officers, directors, or shareholders).</p> <p>Discuss federal regulations governing real estate lending.</p> <p>Analyze the impact of the Federal Financial Privacy Law on banking services.</p> <p>Evaluate the impact of foreign assets control laws on banking services.</p> <p>Interpret the provisions of bankruptcy law.</p> <p>Discuss e-compliance issues in banking services.</p>

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## Instructional Area: Customer Relations

<b>Performance Element BAN.04:</b> Identify techniques that facilitate positive customer relationships.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Demonstrate a customer-service mind-set.</p> <p>Reinforce service orientation through communication.</p> <p>Respond to customer inquiries.</p> <p>Explain business policies to customers.</p>	<p>Explain the nature of positive customer relationships.</p> <p>Discuss the benefits of building and retaining customer relationships.</p> <p>Describe the relationships that banks have with their communities.</p> <p>Demonstrate ways to foster positive customer relationships in banking.</p> <p>Define ways to handle customer complaints.</p>	<p>Define ways to handle customer complaints.</p> <p>Determine ways to reinforce company image through employee promise.</p>
<b>Performance Element BAN.05:</b> Define the characteristics and behaviors customers assume when they are dealing with financial products and services.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Describe the customer needs and wants that financial products and services meet.</p> <p>Explain the responsibilities of finance professionals when providing client services.</p>	<p>Evaluate the customer needs and wants that financial products and services meet.</p> <p>Examine the responsibilities of finance professionals when providing client services.</p>

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### Instructional Area: Economics

<b>Performance Element BAN.06: Understand fundamental economic concepts.</b>		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Distinguish between economic goods and economic services.</p> <p>Explain the concept of economic resources.</p> <p>Describe the concepts of economics and economic activities.</p> <p>Determine economic utilities created by business activities.</p> <p>Explain the principles of supply and demand.</p> <p>Describe the functions of prices in markets.</p>	<p>Explain the types of economic systems.</p> <p>Explain the concept of private enterprise.</p> <p>Identify factors affecting business profit.</p> <p>Determine factors affecting business risk.</p>	<p>Illustrate the concept of competition.</p> <p>Evaluate how markets function.</p>
<b>Performance Element BAN.07: Understand the nature of business and how business contributes to society.</b>		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain the role of business in society.</p> <p>Describe types of business activities.</p> <p>Discuss the global environment in which businesses operate.</p> <p>Explain the nature of business ethics.</p>	<p>Explain how accounting impacts businesses.</p> <p>Explain the concept of fiscal policies.</p> <p>Determine the relationship between government and business.</p> <p>Describe the nature of taxes.</p> <p>Forecast the impact of business activity cycles.</p>	<p>Describe the effects of fiscal and monetary policies.</p> <p>Explain the impact of the law of diminishing returns.</p> <p>Describe the nature of cost-benefit analysis.</p> <p>Analyze relationships between total revenue, marginal revenue, output, and profit.</p> <p>Measure the impact of cultural and social environments on global trade.</p>

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### Instructional Area: Financial Analysis

<b>Performance Element BAN.08:</b> Understand the fundamental principles of money necessary for financial exchanges.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain the role of finance in business.</p> <p>Explain forms of financial exchange (e.g., cash, credit, debit, and electronic funds transfer).</p> <p>Identify types of currency (paper money, coins, banknotes, government bonds, and treasury notes).</p> <p>Describe sources of income (e.g., wages and salaries, interest, rent, dividends, and transfer payments).</p>	<p>Describe the functions of money.</p> <p>Explain the time value of money.</p> <p>Explain the purpose and importance of credit.</p> <p>Explain legal responsibilities associated with financial exchanges.</p>	<p>Explain the purpose and importance of credit.</p>
<b>Performance Element BAN.09:</b> Analyze financial needs and goals to determine financial requirements.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain the nature of financial needs (e.g., college, retirement, wills, and insurance).</p> <p>Set financial goals.</p> <p>Develop a personal budget.</p>		
<b>Performance Element BAN.10:</b> Manage personal finances to achieve financial goals.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain the nature of tax liabilities.</p> <p>Interpret a pay stub.</p> <p>Read and reconcile bank statements.</p> <p>Maintain financial records.</p> <p>Demonstrate the wise use of credit.</p>	<p>Validate credit history.</p> <p>Protect against identity theft.</p> <p>Prepare personal income tax forms.</p>	

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<b>Performance Element BAN.11:</b> Understand the use of financial services providers in the achievement of financial goals.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Describe types of financial services providers.	Discuss considerations in selecting a financial services provider.  Explain types of investments.  Describe the nature of budgets.	Explain the nature of capital investment.  Establish investment goals and objectives.
<b>Performance Element BAN.12:</b> Implement accounting procedures to track money flow and to determine financial status.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Explain the concept of accounting.  Explain the need for accounting standards, such as Generally Accepted Accounting Principles (GAAP).	Implement basic accounting procedures.  Describe the nature of cash flow statements.  Prepare cash flow statements.  Evaluate the nature of balance sheets.  Analyze the nature of income statements.	
<b>Performance Element BAN.13:</b> Identify potential business threats and opportunities to protect the financial well-being of a business.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Describe the concept of insurance.	Investigate insurance coverage.  Evaluate insurance losses.	Identify speculative business risks.  Explain the nature of risk management.

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<b>Performance Element BAN.14:</b> Implement financial skills to obtain business credit and to control its use.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Explain the purpose and importance of obtaining business credit.</p> <p>Analyze critical banking relationships.</p> <p>Make critical decisions regarding the acceptance of bank cards.</p> <p>Determine financing needed for business operations.</p> <p>Identify risks associated with obtaining business credit.</p>	<p>Explain sources of financial assistance.</p> <p>Explain loan evaluation criteria used by lending institutions.</p> <p>Complete a loan application package.</p>
<b>Performance Element BAN.15:</b> Manage financial resources to ensure solvency.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Describe the nature of budgets.	<p>Explain the nature of operating budgets.</p> <p>Develop a company or department budget.</p>	<p>Forecast sales.</p> <p>Calculate financial ratios.</p> <p>Interpret financial statements.</p>
<b>Performance Element BAN.16:</b> Maintain cash controls to track cash flow.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Explain cash control procedures (e.g., signature cards, deposit slips, internal and external controls, and cash clearing).</p> <p>Prove cash.</p> <p>Journalize and post entries to establish and replenish petty cash.</p> <p>Journalize and post entries related to banking</p>	<p>Prepare purchase requisitions.</p> <p>Prepare purchase orders.</p> <p>Prepare sales slips.</p> <p>Prepare invoices.</p>

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	<p>activities.</p> <p>Explain the benefits of electronic funds transfer (EFT).</p> <p>Prepare bank deposits.</p>	
<p><b>Performance Element BAN.17:</b> Perform accounts payable functions to record, control, and disburse payments to vendors.</p>		
<p><b>Performance Indicators:</b></p>		
<p><b>Core Level</b></p>	<p><b>Mid Level</b></p>	<p><b>Exit Level</b></p>
	<p>Explain the nature of accounts payable.</p> <p>Maintain a vendor file for accounts payable.</p>	<p>Prepare a credit memorandum for returned goods.</p> <p>Process invoices for payment.</p> <p>Process accounts payable checks.</p> <p>Prepare an accounts payable schedule.</p>
<p><b>Performance Element BAN.18:</b> Perform accounts receivable functions to record, control, and collect payments resulting from the sale of goods and services.</p>		
<p><b>Performance Indicators:</b></p>		
<p><b>Core Level</b></p>	<p><b>Mid Level</b></p>	<p><b>Exit Level</b></p>
	<p>Explain the nature of accounts receivable.</p> <p>Maintain a customer file for accounts receivable.</p>	<p>Process sales orders and invoices.</p> <p>Process sales returns and allowances.</p> <p>Process customer payments.</p> <p>Prepare customer statements.</p> <p>Prepare an accounts receivable schedule.</p> <p>Process uncollectible accounts.</p> <p>Determine uncollectible accounts receivable.</p>

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<b>Performance Element BAN.19:</b> Complete payroll procedures to calculate, record, and distribute payroll earnings.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	Calculate time cards. Prepare a payroll register. Maintain an employee earnings record. Prepare federal, state, and local payroll reports.	
<b>Performance Element BAN.20:</b> Prepare budget reports to make business decisions.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
		Process a preliminary budget detail. Prepare budget reports. Determine relevant cost and revenue data for decision-making purposes.

### Instructional Area: Financial Management

<b>Performance Element BAN.21:</b> Identify ways in which banks generate profit.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	Identify ways in which banks earn money. Discuss the merger of financial institutions. Describe the role of accounting in a financial institution.	Examine the role of accounting in a financial institution.

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<b>Performance Element BAN.22:</b> List the key banking ratios and terms that contribute to financial growth and stability.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	Discuss interest rates.	Interpret financial ratios.
<b>Performance Element BAN.23:</b> Acquire knowledge of the credit process.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Explain the nature of tax liabilities.</p> <p>Interpret a pay stub.</p> <p>Read and reconcile bank statements.</p> <p>Maintain financial records.</p> <p>Demonstrate the wise use of credit.</p> <p>Describe the ways to validate credit history.</p> <p>List the ways to protect against identity theft.</p>	
<b>Performance Element BAN.24:</b> Explain the underwriting approval processes surrounding both personal and business loans.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	Explain the purpose and importance of obtaining business credit.	<p>Analyze the purpose and importance of obtaining business credit.</p> <p>Analyze critical banking relationships.</p> <p>Make critical decisions regarding the acceptance of bank cards.</p> <p>Determine financing needed for business operations.</p> <p>Identify risks associated with obtaining personal and business credit.</p> <p>Determine sources of financial assistance.</p>

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		<p>Explain loan evaluation criteria that lending institutions use.</p> <p>Complete a loan application package.</p>
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### Instructional Area: Human Resource Management

<b>Performance Element BAN.25:</b> Illustrate how staff growth and development can increase productivity and employee satisfaction.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Discuss the nature of human resource management.</p>	<p>Orient new employees.</p> <p>Orient new employees (management's role).</p> <p>Explain the role of training and human resources development</p> <p>Explain the nature of management or supervisory training.</p> <p>Coach employees.</p> <p>Explain staff training methods.</p> <p>Assess employee performance.</p> <p>Implement organizational skills (e.g., create staff schedules).</p> <p>Maintain an ongoing discussion of issues related to compensation.</p> <p>Supervise staff.</p> <p>Ensure equitable opportunities for employees.</p> <p>Help employees to prioritize their work responsibilities.</p> <p>Delegate work to others.</p> <p>Coordinate the efforts of cross-functional teams to achieve project or company goals.</p>	<p>Determine hiring needs.</p> <p>Screen job applications and résumés.</p> <p>Interview job applicants.</p> <p>Discuss employee compensation.</p> <p>Select and hire new employees.</p> <p>Conduct exit interviews.</p> <p>Dismiss or fire employees.</p> <p>Maintain human resources records.</p> <p>Explain issues associated with the payroll process.</p> <p>Explain the nature of remedial action.</p>

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	<p>Manage collaborative efforts.</p> <p>Harmonize tasks, projects, and employees in the context of business priorities.</p> <p>Handle employee complaints and grievances.</p>	
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### Instructional Area: Marketing

<b>Performance Element BAN.26:</b> Apply marketing techniques that are used to generate new business and maintain company image.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain marketing and its importance in a global economy.</p> <p>Describe marketing functions and related activities.</p> <p>Explain customer and business buying behavior.</p> <p>Describe the need for marketing information.</p>	<p>Describe factors used to position banking products and services.</p> <p>Prepare a sales presentation.</p> <p>Discuss ethical principles as they relate to banking sales.</p> <p>Implement a strategy to establish profitable contacts with business customers.</p> <p>Discuss methods employees can use to motivate decision making.</p> <p>Identify information monitored for marketing decision making.</p> <p>Describe data collection methods (e.g., observations, mail, telephone, Internet, discussion groups, interviews, and scanners).</p> <p>Explain the concept of marketing strategies.</p> <p>Identify product opportunities.</p>	<p>Cross sell deposit products and services.</p> <p>Describe the process of relationship selling.</p> <p>Develop a successful sales campaign.</p>

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### Instructional Area: Operations

<b>Performance Element BAN.27:</b> Understand operation’s role and function in business to value its contribution to a company.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Explain the nature of operations.		
<b>Performance Element BAN.28:</b> Explain purchasing activities to obtain business supplies, equipment, and services.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Explain the nature and scope of purchasing.	Manage the bid process in purchasing. Select vendors. Place orders and recorders. Maintain an inventory of supplies.	

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<b>Performance Element BAN.29:</b> Understand the role and function of production in business and recognize the need for production in a company.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain the concept of production.</p> <p>Describe production activities.</p>	<p>Utilize quality-control methods at work.</p> <p>Describe the crucial elements of a quality culture.</p> <p>Describe the role of management in the achievement of quality.</p> <p>Establish efficient operating systems.</p> <p>Explain the role of employees in expense control.</p> <p>Control the use of supplies.</p> <p>Identify quality-control measures.</p> <p>Explain the nature of overhead and operating costs.</p>	
<b>Performance Element BAN.30:</b> Understand the health and safety regulations that help support a safe work environment.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Describe health and safety regulations in business.</p> <p>Explain procedures for reporting noncompliance with health and safety regulations.</p> <p>Follow instructions for the safe use of equipment, tools, and machinery.</p> <p>Follow safety precautions.</p>	<p>Maintain a safe work environment.</p> <p>Explain procedures for handling accidents.</p> <p>Handle and report emergency situations.</p>	<p>Identify potential safety issues.</p> <p>Establish safety policies and procedures.</p> <p>Explain routine security precautions.</p> <p>Follow established security policies and procedures.</p> <p>Protect company information and intangibles.</p>

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<b>Performance Element BAN.31:</b> Understand the lending fundamentals used to generate profitable and sound loans.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	Compare the types of commercial and consumer loans. Explain loan structuring for commercial loans. Describe loan documentation.	Show loan structuring for commercial loans. Implement loan documentation. Compare mortgage loan products.
<b>Performance Element BAN.32:</b> Process loan applications to determine if customers are creditworthy.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	Describe the purpose of credit reports in the loan approval process. Evaluate the ratios pertinent to bank loans. Evaluate the criteria for loan approval. Demonstrate how to process a loan application.	Understand the mortgage process.
<b>Performance Element BAN.33:</b> Manage problem loans to protect the financial well-being of a bank.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
		Explain the importance of problem-loan detection. Describe the process of problem resolution. Improve ways to monitor bank loans and mortgages.

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<b>Performance Element BAN.34:</b> Define bank products and services used to help clients open accounts.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Describe bank account features.</p> <p>Discuss the method used to help a customer open an account.</p> <p>Demonstrate quality customer service.</p>	<p>Create quality customer service.</p>
<b>Performance Element BAN.35:</b> Describe the daily banking activities used to manage cash in a bank.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Discuss the roles of the Federal Reserve System in day-to-day banking operations.</p>	<p>Evaluate the roles of the Federal Reserve System in day-to-day banking operations.</p> <p>Understand the ordering of currency.</p> <p>Understand the procedure used to prepare cash for safe transportation.</p> <p>Explain how to maintain Federal Reserve requirements.</p>
<b>Performance Element BAN.36:</b> Explain the security procedures that minimize loss during the handling of money.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Identify methods to detect and report counterfeit currency.</p> <p>Understand the procedures for damaged or mutilated currency and coins.</p>	<p>Evaluate the procedures for damaged or mutilated currency and coins.</p>

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<b>Performance Element BAN.37:</b> Explain a bank security program.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	Identify the roles of bank employees in bank security. Describe crimes to which a bank could fall victim. Show the secure handling of checks. Implement procedures for handling cash. Demonstrate the use of security features.	Describe ways to conduct internal investigations of loss. Describe ways to cooperate with criminal investigations of loss.

### Instructional Area: Strategic Management

<b>Performance Element BAN.38:</b> Recognize the role and function of management and understand the contribution of management to business success.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Explain the concept of management. Explain the nature of business plans.	Develop company goals and objectives. Define business mission. Identify the nature of managerial ethics.	Conduct an organizational strengths, weakness, opportunities, and threats (SWOT) analysis. Explain external planning considerations. Develop an action plan. Develop a business plan.

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<b>Performance Element BAN.39:</b> Control company or department activities to encourage growth and development.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	Describe the nature of managerial control.	Analyze operating results in relation to a budget and the industry. Track the performance of a business plan.

### **Instructional Area: Business Professionals of America (BPA)**

<b>Performance Element BAN.40:</b> Participate in professional activities to develop career skills and an awareness of employer expectations.
<b>Performance Element BAN.41:</b> Participate in civic activities and provide service to the chapter, school, community, or country.
<b>Performance Element BAN.42:</b> Participate in fiscal planning to help the organization finance its activities.
<b>Performance Element BAN.43:</b> Participate in entrepreneurial activities to gain knowledge of free enterprise.

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*Performance Elements 44-58 should be integrated into all Instructional Areas.*

### Career Development

<b>Performance Element BAN.44: Develop personality traits that foster career advancement in business.</b>		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Identify desirable personality traits that are important for business professionals.</p> <p>Exhibit self-confidence.</p> <p>Demonstrate interest and enthusiasm.</p> <p>Demonstrate initiative.</p> <p>Demonstrate responsible behavior.</p> <p>Demonstrate honesty and integrity.</p> <p>Demonstrate ethical work habits.</p> <p>Maintain a positive attitude.</p> <p>Demonstrate self-control.</p> <p>Explain how feedback aids personal growth.</p> <p>Adjust to change.</p> <p>Respect the privacy of others.</p> <p>Show empathy for others.</p> <p>Exhibit cultural sensitivity.</p>	<p>Use appropriate assertiveness.</p> <p>Persuade others.</p> <p>Enlist others to work toward a shared vision.</p>	<p>Determine personal vision.</p>

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<b>Performance Element BAN.45:</b> Acquire self-development skills to enhance relationships and improve efficiency in the work environment.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Maintain appropriate personal appearance. Set personal goals. Explain the need for innovation skills. Make decisions. Demonstrate problem-solving skills. Demonstrate appropriate creativity. Use time-management skills.	Recognize personal biases and stereotypes. Assess personal strengths and weaknesses. Use conflict-resolution skills. Motivate team members. Explain the concept of leadership.	Explain the nature of effective communication. Explain ethical considerations when releasing information. Encourage team building.
<b>Performance Element BAN.46:</b> Acquire knowledge of banking and implement job seeking skills to make informed career choices.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Utilize career- and job-search strategies. Complete a job application. Interview for a job. Write a follow-up letter after a job interview. Write a letter of application. Prepare a résumé. Use networking techniques to identify employment opportunities. Describe ways to obtain work experience (e.g., volunteer activities or internships). Explain the need for an employee to engage in ongoing education. Explain possible advancement patterns for jobs.	Demonstrate adaptability. Explain the nature of banking. Explain career opportunities in banking.	Compile career opportunities in banking. Employ career-advancement strategies in banking. Participate in professional organizations in banking. Explain the need for an employee to engage in ongoing education. Explain possible advancement patterns for jobs. Identify the skills needed to enhance career progression.

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<p>Identify the skills needed to enhance career progression.</p> <p>Utilize resources that can contribute to professional development (e.g., trade journals or periodicals, professional or trade associations, classes or seminars, trade shows, and mentors).</p>		
<p><b>Performance Element BAN.47:</b> Acquire industry knowledge to understand banking services.</p>		
<p><b>Performance Indicators:</b></p>		
<p><b>Core Level</b></p>	<p><b>Mid Level</b></p>	<p><b>Exit Level</b></p>
	<p>Describe financial institutions in the United States.</p> <p>Explain the impact of banking on the economy.</p> <p>Evaluate the competitive environment of banking.</p> <p>Show the evolution of commercial banking.</p> <p>Discuss the impact of technology on banking.</p> <p>Discuss the fiduciary role of banking.</p> <p>Discuss ethical issues in banking.</p>	
<p><b>Performance Element BAN.48:</b> Describe the types of financial institutions.</p>		
<p><b>Performance Indicators:</b></p>		
<p><b>Core Level</b></p>	<p><b>Mid Level</b></p>	<p><b>Exit Level</b></p>
	<p>Describe the national banking system.</p> <p>Explain the roles of central banks.</p> <p>Contrast commercial banking with retail banking.</p> <p>Explain investment banking.</p> <p>Discuss the role of credit unions.</p> <p>Describe the role of savings and loan associations.</p> <p>Differentiate between deposit and nondeposit financial institutions.</p>	

## Banking Pathway

<b>Performance Element BAN.49:</b> Explain the banking processes and services that facilitate workplace activities.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Describe general banking processes.</p> <p>Describe general banking services.</p> <p>Identify the categories of retail bank products and services.</p> <p>Identify the categories of commercial bank products and services.</p> <p>Describe basic teller performance standards.</p> <p>Explain the types of trust services provided by financial institutions.</p> <p>Explain types of mortgages.</p>	<p>Explain the types of trust services provided by financial institutions.</p> <p>Compare types of mortgages.</p>
<b>Performance Element BAN.50:</b> Evaluate administrative and managerial careers in banking services to determine which roles and responsibilities best match personal abilities and traits.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
	<p>Discuss the roles and responsibilities of bank tellers.</p> <p>Discuss the roles and responsibilities of customer service representatives.</p> <p>Discuss the roles and responsibilities of bank executives.</p> <p>Discuss the roles and responsibilities of compliance officers.</p> <p>Explain the roles and responsibilities of personal financial advisors.</p> <p>Discuss the roles and responsibilities of loan personnel.</p> <p>Explain the roles and responsibilities of sales</p>	

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	agents. Describe the role of the board of directors at a bank.	
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### Communication Skills

<b>Performance Element BAN.51:</b> Read to acquire meaning and apply the information to a task.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Identify sources that provide relevant, valid written material.  Extract relevant information from written materials.  Apply written directions to achieve tasks.		Analyze company resources to ascertain policies and procedures.
<b>Performance Element BAN.52:</b> Apply active listening skills and demonstrate an understanding of what someone has said.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Explain communication techniques that support and encourage a speaker.  Follow oral directions.  Demonstrate active listening skills.		
<b>Performance Element BAN.53:</b> Apply verbal skills to obtain and convey information.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Explain the nature of effective verbal communication.  Ask relevant questions.  Interpret nonverbal cues.		

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Provide legitimate responses to inquiries. Give verbal directions. Employ communication styles that are appropriate for the target audience. Defend ideas objectively. Handle telephone calls in a professional manner. Participate in group discussions. Create oral presentations.		
<b>Performance Element BAN.54:</b> Record information to maintain and present a report of business activity.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
Utilize note-taking strategies. Organize information. Select and use appropriate graphic aids.		

## Banking Pathway

<b>Performance Element BAN.55:</b> Write internal and external business correspondence to convey and obtain information effectively.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain the nature of effective written communication.</p> <p>Select and utilize appropriate formats for professional writing.</p> <p>Edit and revise written work to remain consistent with professional standards.</p> <p>Write professional e-mails.</p> <p>Write business letters.</p> <p>Write informational messages.</p> <p>Write inquiries.</p> <p>Write persuasive messages.</p> <p>Prepare simple written reports.</p>	<p>Design informational messages.</p> <p>Generate inquiries.</p> <p>Choose appropriate channels for workplace communication.</p>	<p>Update employees on business and economic trends.</p> <p>Write executive summaries.</p> <p>Write management reports.</p>

### Information Management

<b>Performance Element BAN.56:</b> Acquire foundational knowledge of banking technology to increase workplace efficiency and effectiveness.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain legal issues associated with the use of information.</p> <p>Assess information needs.</p> <p>Obtain needed information efficiently.</p> <p>Evaluate the quality and source of information.</p>	<p>Discuss the impact of technology on the banking industry.</p> <p>Integrate information technology skills to manage and perform various work responsibilities of the banking industry.</p> <p>Describe the nature of business records.</p>	<p>Integrate information technology skills to manage and perform various work responsibilities of the banking industry.</p> <p>Describe current business trends.</p> <p>Monitor internal records of business information.</p>

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<p>Apply information to accomplish a task.</p> <p>Store information for future use.</p>	<p>Maintain customer records.</p> <p>Manage information sources (e.g., where to look, what exists, and how to manage data).</p>	
<p><b>Performance Element BAN.57:</b> Utilize information technology tools to manage and perform work responsibilities.</p>		
<p><b>Performance Indicators:</b></p>		
<p><b>Core Level</b></p>	<p><b>Mid Level</b></p>	<p><b>Exit Level</b></p>
<p>Identify ways in which technology impacts business.</p> <p>Explain the role of information systems.</p> <p>Discuss principles of computer systems.</p> <p>Identify basic operating systems.</p> <p>Use a basic operating system.</p> <p>Describe the scope of the Internet.</p> <p>Demonstrate basic e-mail functions.</p> <p>Describe personal information management applications and productivity applications.</p> <p>Demonstrate advanced Internet search skills.</p> <p>Demonstrate basic word processing skills.</p> <p>Demonstrate basic presentation applications.</p> <p>Demonstrate basic database applications.</p> <p>Demonstrate basic spreadsheet applications.</p> <p>Use an integrated business software application package.</p>	<p>Discuss the impact of technology on banking.</p> <p>Discuss the use of data mining in banking.</p> <p>Integrate technology with banking.</p> <p>Create and post a basic Web page.</p> <p>Use technology (e.g., dashboards and scorecards) to benchmark key performance indicators.</p>	<p>Establish specifications for selecting hardware and software systems.</p> <p>Identify hardware and software system requirements.</p>

## Banking Pathway

<b>Performance Element BAN.58:</b> Use information literacy skills to increase workplace efficiency and effectiveness.		
<b>Performance Indicators:</b>		
<b>Core Level</b>	<b>Mid Level</b>	<b>Exit Level</b>
<p>Explain legal issues associated with the use of information.</p> <p>Assess information needs.</p> <p>Obtain needed information efficiently.</p> <p>Evaluate the quality and source of information.</p> <p>Apply information to accomplish a task.</p> <p>Store information for future use.</p>	<p>Describe the nature of business records.</p> <p>Maintain customer records.</p> <p>Manage information sources (e.g., where to look, what exists, and how to manage data).</p>	<p>Describe current business trends.</p> <p>Monitor internal records for business information.</p> <p>Conduct an environmental scan to obtain business information.</p> <p>Interpret statistical findings.</p>